

~~Handwritten scribbles at the top of the page.~~
A Discourse *L.C.H:6.*

*vppon vsurye, by vvaye of
Dialogue and oracions, for the
better varietye, and more de-
lite of all those, that shall
reade thys treatise.*

(::)

*By Thomas Wilson, doct^r
of the Ciuill lawes, one of the
Masters of her maiesties ho-
norable courte of requestes.*

*¶ Seene & allowed, according to the Quee-
nes Maiesties iniunctions.*

1572.



¶ To the right honorable, hyghe
 & myghty Earle, hys most especiall & sin-
 gular deere lord, the lord Robert Duddeley,
 Erle of Leycester, Barō of Denbigh, master
 of the horse to the Quenes Maiestie, knight
 of the noble order of the garter, Chauncel-
 loure of the vniuersitie of Oxforde, & one
 of her hyghenes most honorable preuy coun-
 sell: Thomas Wilson Doctour of the Ciuil
 lawes, wisbeth persfite health, with encrease
 of honor to godds most holy wil & pleasure.



The Stoike Philoso-
 phers (righte honora-
 ble & my singular good
 Lorde) haue saide both
 truly and wysely, that
 the worlde is made for
 man, and man is made
 for god, to thende that
 man may haue all plea-
 sure, and god maye ha-
 ue all honour. Seinge

then, that such a creaciō of man, and the worlde,
 is thus framed by the myghtie finger of god, &
 man especially made for god: I doubte not, but
 your honor beinge goddes liuely image vppon
 earth, and fashioned to hys lykenes, concerning
 the reasonable soule, as all others suche hys
 creatures are: will remember for your parte, to

¶ .ij. forsee

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forsee and to doe your dutie from tyme to tyme, and indeuour your selfe in all your actions to haue god alwayes before your eyes, and to exercise your mynde all your lyfe longe, with all godly practises, aswell in aduancing religion, to goddes glozve, as in dooing Justice for mans benefite, that god alone as hee is alwayes praised in Heauen amongst hys aungels, maye euen so haue hys holy name onely honozed here vpon earth amongst hys people. But because mans nature, throughe Adames falle, is altered from that perfection, wherin it was at the first, and is muche subiecte therfore to great corruption of lyfe and maners: It is to be feared, that all men will not alwayes be myndefull of their dutie, excepte they bee often swarned and put in mynde of that they oughte to doe, wherby they maye consider still what they are. For by wanting the remembrance and exercise of wel dooing: they may decayne from god, (a thing sone donne where god is not feared) and so swallowe in synne, the playne effecte of gracelesse people. For the deuill beings greate aduersarie to all goodnes, (whom that auncient father of famouse memorie Hughe Latpmer, called the moste vigilant byshop in hys vocation) is neuer ydle, but still occupied and busie, in sowing cockle and darnel amongst the good corne and pure wheate of the lords harvest. So that if their be not as quicke wedyng hookes, & as sharpe prouyn forkes, readye at hande to clense the soyle from tyme to tyme, as the weedes are, and wilbee readye to spring vp & growe: in the ende all wilbe weedes, and antichrist hymselfe will be lorde of the harveste. This muste I saye, that swaerenes in all thinges

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things is euermore very wisdome, & of admi-
sed dealynges comes perfection, and things
foresene do always the lesse harme. For which
cause lawes are enacted, not onely to punishe e-
uill, when anye is committed, but also to pꝛeuent
euill not to bec committed at all, that men being
swarned befoze hand, may take hede the rather,
how to offende lawes for feare of the sworde, &
lyue in good order, to escape the seueritie, and
sharpe rodde of iustice. I doe wishe therefore
that man were as apte to doe righte, as hee is
readie to speake of right, and to be all together,
as he would seme to bee: least otherwise lawes
stand not in vaine, when great occasion geues
tust cause of speedie redresse. And in thys behalfe
magistrates are to be put in remembrance, that
they hauing gouernement and execucion of iu-
stice in their handes, maye bee good ryghters of
all wꝛong doynges, and iust dispensers of gods
lawe, and mans lawe, both to lowe and hyghe,
to ryche and poore, without any respecte or re-
garde of parson. For most true it is, that where
iustice is duly ministred, there is god moste
hyghly honoured, and sweete is that sacrifice to
god, whe the lyues of lewde men are offered by
to suffer paynes of death for swicked dooynges.
I will not speake to aggrauate execucion for
all mysdeedes, cyther seuerally or generally, be-
cause I thinke it both nedelesse, and a great fol-
lie also, and a thinge almoste impossible for man
to hope by onely demaūding, to haue the amen-
dement of all thinges pꝛeciselye, that pꝛesentlye
are amysse: but thys I reache at, that where a-
mongst a nōber of gawles and great greeces in
thys common weale, there spꝛedeth one especial
mischiefe

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mischiefe as yll, nay worse than any plague:
my meaning is to sett all other faultes aparte,
and to disclose this one aboue the rest vnto your
Lordship, that by your honorable meanes and
great auctoritie, it maye at the leaste bee some
what reformed, yf not all together amended or
taken away. I do meane that ouglie, detestable
and hurtfull synne of vsurie, whiche being but
one i grossenes of name, carries many a mischief
linked vnto it in nature, the same synne beinge
nowe so rancke throughtout all Englands, not in
London onely, that men haue all together for-
gotten free lending, and haue geuen themselues
wholye to lyue by fowle gayning, makinge the
lone of monye a kinde of merchandize, a thinge
directlye against all lawe, against nature, and a-
gainst god. And what should this meane, that
in steade of charitable dealing, and the vse of al-
mose (for lending is a spice therof) hardenes of
harte hath nowe gotten place, and greedie gay-
ne is cheefelye folowed, and horrible extorcion
commonly vled. I do verely beleue, the ende of
thys worlde is nyghe at hande. And the more
is thys euill to bee pitied, because men doe lalle
thēselues with the exercise thereof in such sorte,
as though there were none offense in it at all,
wheras amongst all other offenses next to Ido-
latrie, & the renouncing of god, and hys magi-
strates vpon earth, there is none more heynous,
none more offensive, and none more hurtfull, to
any well gouerned common weale. For besy-
des that the very sinne of vsurie, is expresselye for-
bidden by godds worde, aswel as either thefte,
aduocorie, or whoredome: the countrey and
realme where thys offense is commonlie vled,
cannot

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cannot longe continue in prosperous wellfare. And sozie I am to saye it, but I see it & knowe it ouerwel, and therefore I must needes saie it. I do not knowe anye place in christendome, so muche subiect to thys foule synne of vsurie, as the whole realme of Englande ys at thys present, and hath bene of late yeaeres. For men of wealth are nowe wholly geueu every wheare all together to idlenes, to gett their gaine with ease, & to lyue by lending vpon the onely sweate & labour of others. wheras god willeth euery man to lyue in hys vocation, and hee that will not labour eyther wth body or minde, according to his calling rightly, should not eate at al, forbidding men to make lēding a kide of liuīg. But these men do not liue in any vocation, but being the diuels knowē appzntices in earth, & bound to doe, as hee woulde haue them: seeke when they are dead to serue hym in hell, as I take it. For god sayeth by hys prophete Dauid, that he shall neuer dwell in hys tabernacle, that hath put out hys mony for vsury. And therfore, whether should suche men looke to goe, when they are deade, but straighte to the diuell, seeynge in earth they serue such a master.

Psall. 15.

There bee two sortes of men, that are alwayes to bee looked vpon very narrowly, the one is the dissemblinge gospeller, and the other is the wilfull & indurate papistes. The first vnder colour of religion, ouerthroweth all religion, and bearing good men in hande, that hee loueth playnesse, vseth couertelie all decrypte that maye bee, and for pryuate gayne, vndoeth the cōmon wellfare of man. And touching thys sinne of vsurie, none doe moze openly offende in thys be-

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halfe, then do these counterfeite professors of
thys pure religion. The wilfull Romaniste, as
he professeth an hatred to thys religion, so ha-
ving mischiese boyling within hym, deuiseyth by
indirecte meanes to aduance his swelfare, that
hee maye haue monye in stoze againste a good
hower, suche as hee loketh for. So that betwixt
the secreete dissembler, and the open blasphemur,
the world is made a pzaie, and deuided betwixt
them, and god thereby moste hyghely dishono-
red. Neyther doe either of these people followe
you for youre persone or vertue, but for youre
fortune and aucthority. Cicero sayethe wiselye,
hollome seueritie, doth greatly excede the bayne
shewe of folish pitie. Clemencie is good, I deny
not, but that is to bee vled to good men, or else
towards suche as of whome there is good ho-
pe of their better behauioure hereafter. But
where clemencie is altogether abused, and ma-
keth as it were an open waye to all loswenes
in maners and carnall libertie of lyfe, there seue-
ritie must needes stryke a stroke. For to what
ende are good lawes made, yf there bee no exe-
cucio of them? As good pyke strawes, as make
lawes that want a magistrate, to see them well
kepte obeyed and fulfilled. For the lawe it selfe,
is a diuine magistrate to al men, wheras magis-
trates are a speakynge lawe to all people. And
therefore, as gouernours do submit themselves
to lawe, and lyue thereafter: so will the people
submitte themselves to gouernours and their
doynge: suche force (lo) hath example of life,
especiallie in magistrates. Neyther are gouer-
nours priuate persons, to lyue honestly to them-
selues onelye, but they are publique officers to
doe

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do good vnto many, and by wise aduise, to haue care ouer them, that neyther will, nor can haue care of themselues. And thus I saye, that like as one maye bee a good magistrate to the people, and yet no good man to hymselfe: euen so may one bee a good man to hymselfe, and proue no good magistrate to the people. And of these two, lesse harme doth that man, who priuatelpe offendeth in hys lyfe: than hee that publikelpe offendeth in his charge. Medeful therfore were it, that all magistrates were good men in their offices, because the common welfare dependeth vppon their wel doyng. And good it were also neuer to remitte apparante greates fautes vnto any person in auctority. For the magistrate abusing hys office, deserueth moze punishmente than doth the priuate personne. For as hee abuseth hys charge, so doth hee deceaue hys trust, & by example geueth the great cause of muche euill. But lett no men in any estate presume therfore to doe euill, because they hope to hyde their euill. doyngs from the princes knowledge. For tyme doth discouer all, and god hath graunted thys priuilege vnto prynces, that wicked attemptes, shall neuer haue deepe roote. For although wrong dealings maye be shrowded for a space, and bee kepte vnder couerte: yet they will oute at laste, and bee opened with shame, the rather to set forth gods myghty iustice, and to aduance hys endelesse glorie.

Amongst the Romaines, there were censors, appoynted as commissioners, to searche out the doyngs of such as eyther had bozne office, or were notorious offenders: and finding any such to bee faultie, they did streight wayes remoue them.

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them, and punish them with infamie. The same order is yet vled in Italie, Spayne, and Portugale, and good iustice done againste all vniust magistrates, and euil lawyers. And thus it is. Such as ouer hastelye haue rylen to great welth, haue ben sifted for theire life and doings by commission, and stripped out of all, when they were taken in a trippe. Now then, needes must I saye thus at thys tyme, that amongst all sortes of men, sinne aboundeth here for wante of chastisemente, euill men beinge ouer ryfe, & good men ouer scante, such as shoulde do good. Or els how is it, that vsurie amongst other synnes (for I will at thys tyme say nothing of magistrates) is so vniuersallye vled, whiche ought in any wise to be sweeded out aboue all other fautes. For as I thinke, and must saye stil, vsurie onely, is the cheefest cause of the greatest miserie in thys lande, aswell to geue occasion of great waste, as also to make muche wante, and wil be in the ende, the vndoyng of all, yf it bee not looked to in tyme. The Romaynes neuer began to decaye, till vsurie lorded amongst them. for then priuate gaine thrust oute common profite, luste was holden for lawe, ydlenes more vled then labour, ryott in steede of diett, vice better regarded then vertue, no charitpe at all, no loue betwixt man and man, but euery man for hymself, and the whorlepole of pride and ryote ouerflowed in all thynges, and in all places.

„ Plato saith, there must bee thzee thinges in
„ euerie good state. A magistrate to gouerne,
„ lawes wherby to gouerne, and execucion of
„ lawes for maintenance of gouernement. And
„ Diogenes sayed well, where neither lawes
haue

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haue force, nor water hath course: there shoulde
no wise man willingly seeke to dwel. For wher
euill men beare rule, (as it is alwayes, there
where lawes are stopped of their ordinarie
course) there cannot anye good man haue place,
because they are alwayes contrarie. And thus
I saye, that in al common weales, it is as great
a blame not to cherishe & mainteine the good &
godly, as it is a great shame to suffer the offen-
dor & wicked man to goe unpunished. For both
must haue their desertes, or else y^e state is not
iustly gouerned. And as weedes are to be roo-
ted out of euery gardeine, so are good herbes to
be ofte watred & cherished stil, with good earth
or els they wil perish, and wyther soone away.
And amongst all others, I woulde the reli-
gious learned men of this lande, were so cheri-
shed and esteemed, as they haue well deserued,
and together with their good cherishinge, I
woulde their good warninges were thoroughly
folowed. Yea I woulde they were better hol-
den by, in that which they haue maintained and
professed in good learnynge: although their li-
uings and entertainments were not made mu-
che greater. The preachers I doe meane, & the
godly ministers of this time, for they still ex-
claime maynely against sinne to discharge their
duties, they crie out continually against all vsu-
rers with open mouth, and in all their sermons,
and yet, what auails it: nothing at al. The rea-
son is, for y^e the ciuil magistrate doth not ioyne
with them, and see that executed by censures of
the lawe, whiche they so earnestly rebuke in the
pulpit, and shewe forth godds threates most
behemently, for suche synnes so muche suffered,
and

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and so lyttle punished. For what sayeth the lewde man, when the good preacher hath done? See howe properly hee gyrdes at the matter, ponder sellie man (sayeth hee) hath saide, but he can do no more, thanks be to god. And fond is y man, sayeth y vsurer to others, whatsoeuer hee bee, that will not suffer a poore simple preacher to haue his wordes, when others haue the deedes, and lyue in all wealth and iolytye in thys world. Lorde god send to Englande some *Solm*, for thys redzesse, who toke away the vsurers bookes and their gaynes from them, & forbade such filthy lucre, & brought in *novas tabulas*, whiche are sayde in greeke to bee *Seinachtieia*, as who should say, an easement of a burdeine. For that all debtours were discharged from all such creditours that had lent their money for vsury and gayne, or at the least wise, were eased from the vsurie of it. Thus did *Solm* in the detestacion of vsury, a sharpe kynde of dealyng no doubt, and a straunge: but in great diseases, sharpe corysives muste needes bee vsed, when lenitiues will not serue. And shall I name one, that hath bene in oure age, and wishe hym now a lyue, to cure so great a cancre? woulde god Englande had a Cromwell, I will saye no more. I doe reade, that long befoze the conquest, king *Edgare*, that iuste gouernoure and seuerer magistrate agaynst all lewde officers and extorcioners in thys lande, did amongst hys other good deedes make proclamacion to haue al the wolues killed in Englande and wales, because they were rauenouse beastes, and deuourers of sheepe and other cattell, to the great harme and hynderaunce of hys subiectes. And to haue thys the better doone,

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done, hee appoynted manye to paye for theire fines and reuenues, wolfes heades yerely: some moe, and some lesse, and such as could not bring wolfes heades in, payed theire fines and reuenues in mony. Nowe suche force toke thys good order in this lande, that within a while, there was not a wolfe to be had, neyther in Englad, nor yet in wales. And *Ludruvallus* prince of wales brought in 300. wolfes heades in one yeaere for hys tribute, which hee was bounde to paye yerely. And afterwarde when no moe wolfes heades were to bee had, hee payd to the kynge a certayne yerely reuenue. Thys was a good deepe suretie, and a gracious proclamation: for since that tyme, whiche is sixe hundred and odde yeres past, no wolfes haue troubled this land.

Nowe yf youre lordeship, with others could procure by your good meanes, that in your tyme, there mighte bee neuer an vsurers heade in England: I doe thinke you shoulde doe a greater good deede to thys lande, then euer was doone by kyllinge of wolfes. For these bee the greedie cormoraunte wolfes in deede, that rayn by both beaste and man, who whyles they walke in sheepe skynnes, doe couertlye deuoure the flocke of England, vnder coloure of their wealth & counterfeit honesty. And what if there were therefore a lawe to searche out these hypocrites, and to vnaisar these maskinge minions, and suche as they bee, that make warre of sett purpose against god and hys lawes, that stryue so maynelye againste hys holye will and commaundementes. And the same lawe to be so executed, that as wolfes haue bene ridd out of thys lande, they shoulde all likewise either suffer the paynes

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paynes of death, or be banished thys realme for ever, that there myght herafter no moe vsurers bee found in Englande, than are wolfes to bee had here at thys daye? I do thinke surely, this woulde bee as swete a smelling sacrifice in the sight of god, as euer was offered since Englad was firste converted to the faith. Kyng *David* praiyng god to sende vnto his sonne *Salomon* iudgement and righteousnes, saith that hys sonne being assisted by the myghty power of god, shal bee honored of all princes vpon earthe, because hee should deliuer the people fro vsury. A great good deede no doubt, and worthy of such great honoz as *Salomon* afterwarde enioied, and a berie meete example for al princes to followe, that they mighte haue like honoz. And touchinge a lawe to bee made, I doe not see, but it is as necessary to haue one against vsurers as against theues, and a great deale moze. For theues steale manye tymes for necessitie, wheras vsurers robbe and vndoe all men, for greedy gluttonye. The one stealeth a crowne in the hygge swape, the other robbeth men in the hygge streate, of al that they haue: the one stealeth a little, to susteyne nature: the other scratcheth vp the whole treasure of England, to serue hys owne couetous and wretched desire, to the vtter vndoynge of thousandes. Therfore it were good, these vsurers were all gone one waye or other, out of thys realme, for here in Englande they do no good at al, nay, they doe all the myschiefe that is donne, and wilbe the cause of vtter ruine to thys lande, yf they bee not taken vpp in time, and cutt shorter by the heades. Good men therefore must haue this care to lifte out lewde men,
and

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and till gouernours geue good example of good
lyfe, euill men will cōtinue to be euill stil. But if
this lawe seeme blodie, although the hanging of
poore wretches for small matters, is counted
nothing blodie at all: then woulde I, that the
olde lawes of England were put in execucion,
such as are called kyng Edwards lawes, or the
common lawes of England, whereof one was,
that the goodes of an vsurer after hys decease,
should turne to the benefite of the prince, when
twelue men had founde by pzoofe, that the par-
tie deceased was an vsurer in his lyfe time. For
in those dayes, no enquiry was made by verdict
so long as a man lyued, whether he was an vsu-
rer or no: but y matter was referred wholly to
y ecclesiasticall lawes during mēs lyues. This
I thinke woulde make the fewer vsurers, when
twelue men shoulde bee triers after their de-
ceases what trade they vsed in their lyfe, and
finding them by pzoofe to haue committed vsury
(whiche as *Glanuill* sayeth, is then done when a-
ny thing is receiued ouer and aboue the princi-
pal) to geue by straight wayes the dead mans
goodes from hys heyres, executours and assig-
nes, to the prince and gouernour of the lande.
But some will saye, yf the lawes were put in
execucion, it woulde turne to the hurte of all mē,
for that none woulde lend hereafter to anye bo-
die, eyther moze or lesse, and nede there wilbee
alwayes, as there hath been heretofore. I do
answere, and saye, that the hungry desyre of
man, dothe enforce neede manye tymes further,
then there is cause of neede in deede, seekyng
for a great deale moze in all thinges, than natu-
re craueth. To whose sufficiencye, if mans greedy
appetite

*Glanu. lib. 7. cap.
16. & lib. 10. ca. 3*

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appetite, could aunswere, and yelde themselves content, with the blessed frute of this lyttle paradise of Englande, one man shoulde haue little cause to bovr owe of an other. Or if they had cause (as I cannot deny but neede may bee, & that great neede sometymes,) yet yf men were enbred with the feare of god, and acquaynted to lende freely, and to doe to others, as they would that others should doe to them: I woulde not doubt, but that charitie would abound vniuersallye, and the moste would bee as loth to lende for gayne, as theye would bee loth to kill, or to murder a man by the hygge swaye side. And I truste also that men woulde then as fast runne from a knowne vsurer, as they would flie nowe from a madde dogge, or rather from the diuell hymselfe, if they sawe hym in hys likenes. But what doe these worldlings now a dayes? They doo not lende to helpe the neede of others, but to benefite themselves, and wher they finde the greatest vnchriste, that hath landes, or other lyuinges lefte vnto hym: there they wilbe moste redie, to feede hym in hys ryott and vnnecessarie expences, makynge theire gayne to bee hys chiefest hurte, yea a greater hurte in deede, then all hys wilfull and folish charges otherwise, as maye well appeare in the discourse of thys my deuised booke. wheras they that feare god, and wil bee suche men in deede, as they would seme to be, should not deale in thys sorte, but following theire trade, in what vocation soeuer it be, oughte to helpe the needie and worthe parson, with some parte of those goodes, that they haue lawfullie gotten by theire trade and maner of liuyng, whereby they maye receiue vsurie at
goddes

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godds handes, who dothe geue an hundred for one, to all them that geue or lend frely for hys sake. Thus I haue boldye, and I trust with godds spirite moued your honoz to loke well to your charge and calling, desiring you to take in good parte my good meaninge, for my desire is, that my naturall countrey, might bee parfite and blessed, without daunger of euill, or infection of mischefe, to corrupt this state, or destroy thys noble land. And the boulder I am to deale thus with your honoz befoze others, because I haue knowne you, and that noble race of youre bzethzen, euen from their yonge yeares. And with your honoz, and that famous erle of warwike deceased, and your noble bzother, now earle of warwike lyuinge, I haue had more familer conference, then with the rest: and especially with your honoz (I doe thanke you most humblye therfore) I haue had sufficient prooffe of youre carefull mynde, euen in reading not onely of the latyn, but also of the Italian good and sounde wyters, to knowe and to vnderstande the best vled gouernement, and the chiefe lawes that haue ben made in all ages. And as youre mynde hath bene thus godly enclyned to knowe, so it appeareth very wel, you haue euer had a good mynde, to put youre knowledge in practyse. And this must I saye, that godds prouidence is greatly shewed in thys behalfe, and the queenes maiesties blessed estate most euidently appeareth to bee the stronger, in that it hath pleased her hyghnes, to haue chosen so stayed & so discrete a noble man, as you are, to deale in the affaires of the state. For I knowe, and therfore wil not feare to saye, that you haue ben

The Prologue.

next to the Queenes maiesties most mylde and gracious disposition, a great helpe and meane of thys most calme and mercifull gouernement, a thing so ioyfull to all good people as nothinge can be moze: although it hath playnely fallē out in pzofo, that both the Queenes mercie & your nature hath ben greatly abused, and the princes goodnes especially mozte vnthankfully recompensed. Whereupon her maiestie hath ben enforced much against her nature, to vse the sword, a thinge so needefull when gentle meanes wil not serue, that without so doing no state coulde stande, nor man coulde lyue. And such hath thys world ben, is, and wilbee euer, that princes byd cause must doe, & in reason are bound to do that whiche they would not of themselves doe, yf it were not for very necessity, to auoyde a greater inconuenience. And therefore are counsellours about a prince, that they might alwayes geue the best counsel, and procure thereby the safety both of prince and state, that when clemencie will not serue, they maye vse the contrary. But amongst all other needefull aduertisements, I do wishe that your honor and others of youre callinge shoulde neuer at any tyme lett slippe anye good occasiō offerd for the welfare of Englande, muche lesse to bee carelesse in that greate trust, which is committed vnto you. And therefore as the master of a shippe, hath euer an eye to keepe a righte course, a phisicion alwayes a good mynde to heale hys paciente, a capitayne euer moze a carefull heade, to gette the victorie: euen so my good lord, I pray god you may be a faythfull counsellour to the prince, and a watchefull magistrate to the people, to the aduancement

Epistle.

cement of godds moste holy worde, and for the
welfare of thys lande. And so to care for the
whole bodie of the state, that whilst you take
the defense of some one parte, you do not leaue
other partes of the state vndefended or smallye
estimated. Thus yf you doe, as I pray god you
maye doe, and I hope in god, you will do no
lesse: I do well assure my selfe, that vsurie a-
mongest other faultes will no moze shewe her
face hereafter in Englande, than the starpyng
Owle, will loke vpon the bryght sunne, or the
fearefull mouse, abyde the wilie catte. And I
hope, that by such good meanes, thys noble real-
me will greatly florische, and the people will be-
come euery daye better and better: and in might
swaxe stronge: in riches, plentiful: in renow-
ne, famous: in vertue, honest, and in religion
zealous. All whiche blessed and happy welfare,
god graunte for hys sonnes sake Iesus Christ,
in whom your honoz, & al others do lyue, moue,
and haue a being, whose name bee therfore
prayed for euer. Amen. From the,

Quenes maiesties hospital at
saincte Katherynes, thys
twenty of Iulye.

1569.

CC.ii.

A Christian Prologue to the Christian reader.



One wil count me
fond, that of myne
owne fansy vncon-
strayned, haue cho-
sen rather to ha-
zarde daunger of
blame, by entringe
to touche this mat-
ter of vsurye, stan-
dinge thereby to other mens curtesies, for par-
don of my faulte: then by sittinge still, as noe
medler in matters of the worlde, to be without
blame or fault at all. One sayeth to me, what
haue you to doe, to wraastle thus with vsurye?
what will you geat by it, not a peny the more
wilbe lent you for making any suche booke,
be you wel assured: nay, you shall the rather
want, when you would haue, trust vnto it vpon
my woorde. In this firste onset, I am thus
iumped withal by some men, for dealinge in
this sorte with matters of vsurye. Well I am
sorie to offende any, and surelye my mynde is
to do good vnto al. For I protest before god I do
not

The Prologue

not mean euill to any man, but wish the best I
cā, to one & other. And sorie I am, that good
meanynge & wel, should be hurtfull to me, or
offensiuē to any body else. And yet such is the
worlde, the galde horse will not be rubde: men
that are most faulty, can leaſt abide rebukes,
and plain men for telling trueth, many times
beſhewe them ſelues, being wel assured, that
it is as certayn a thing, as it is a common ſay-
ing, Veritas odium parit, Trueth purchaſeth
hatred. I knowe in deede that playnneſſe of
ſpeache, and freedome of tongue, in decyph-
ryng ſinne, and aduancing vertue, are not the
beſt waies to thriue by, for it is not rare, that
many a man hath com to great wealth, which
neuer knew what vertue nor honeſty mēt in al
his lyfe. Yea, ther be ſome that haue ſolemply
vowed, neuer to be of that religion, that ſmel-
leth of pouertye, they had rather be riche with
Alexāder, then poore with Chriſt. A horri-
ble kind of ſpeache, fyrſt money ſay they, and
then honeſtie will follow of courſe: for what is
wiſedome, learnynge or honeſtie? It is money
(man) ſay they, that makes a man to be taken
for wiſe, honeſt, valiant, mightie, yea, and for
a kinges fellowe too. This opynion haue many

The Prologue.

men, and I feare it be the creede of the worlde
at this time. And thus I haue lost all my cre-
dite, and shall not bee worth a grote hereaf-
ter, yf wicked mammon or mans malyce bee
euer of power to keepe me vnder. And then
had it not ben a great deale better for mee, to
haue played and done nothings, then thus to
take paynes, and lose al thinges? Well, of thys
one thinge I am wel assured, that god will not
forsake them, that put their trust in hym, but
wyll rewarde them more largelye then mans
wil is to geue or his power to get. And I hope
better of their courtesies, then to haue such dis-
curtesy at their handes. And this wil I saye,
he that wil do as I haue sayd, he shalbe richer
thā the proudest of thē al. And let thē not saye
that I am suche an enemye to vsurie that I
will haue none at all to bee vsed. For I am an
vsurer my selfe so farre forthe as I am able, I
woulde they knew it, and I will teache others
to be greater vsurers then I am my selfe, and
shewe them how to gaine more in a daye, then
others are able to geat in seuen yeres. Do there-
fore O ye men of this worlde, as I shall teache
you, and you shall bee suche men, as hereafter
you wil blesse me. Lēd to your poore neighbors
in time

The Prologue.

in time of their great neede, for gaine on gods name, and put out your money to them for vsurie, in suche sorte of vsurye I meane, as god hath commaunded you to vse, and you shall yerely, daylie, and howerly reape infinit gain. For as god is better able to rewarde you then man: so will he for his promise sake, make you recompence with encrease infynitely. And as he saith, if you geue but a draught of water in his name, and for his sake, you shall not lose your reward. The iust man is ful of compassion, as the Prophet Dauid sayethe, and dothe lend. Be you therefore iust men, O ye worldlinges, and let others haue that to occupye, which lyeth idle by you, and lend freely, not hopinge somuche as for the principall agayne, that you may heape gayn to your selues, from god plentifullic. For I tell you, this is a spiritual vsury, which is the right vsurie in dede, and suche as Christ woulde haue vsed in the 19. chapter of the gossell after Saint Mathew where he sayethe. Why wouldest thou not put out my mony to the banker? that is, why didst thou not bestowe my grace and my gifts to the profite of others, by communicating the same among them? Thus spiritual vsurie is called

The Prologue.

the multiplicacion of the gistes, and graces of god. Thus by a litle trauaile, a man may win an hundred fold meede in heauē. Who would not labour in time of haruest to gette in corne? And what other thīg is this world thē an haruest for good mē, to gleane the poore into their barnes. And be it, that the party vnto whom you haue lēt is poore & not able to repay you, yet you are sure of this, the partye that borrowed, will thanke you, if there be any honesty in him at all, and wyll desire god to rewarde and prosper your doings, & god will heare his prayer that is not hable to paye. And is not this a good recōpence? But be it that some one being able to pay, is yet not onely vnthākful in words, but defraudeth you in dede of your owne: as you maye haue your remedy against the man, so assure your selfe that god euen in such cases will reward you, with his grace & mercie without any asking or prayer made to him at al. For it is thus written in the booke of Iesus of Sirach. Qui facit misericordiam fornerat proximo. He that vseth pity and compassion, doth lend vpon vsurie to his neighbor, and god wil pay that vsurie him selfe. And therefore it is saide farther in that chapiter.

There

The Prologue.

There be many which are not glad for to lend,
not because of euill, but they feare to lose the
thinge that they did lend. Haue thou paciēce
herein O man with the simple (saith the text)
and withholde not mercie from him, helpe the
poore for the commaundements sake, and let
him not go empty from thee because of his ne-
cessitie. Leese thy money for thy brother and
neighbours sake, and burye it not vnder a
stone where it rusteth and corrupteth. Gather
thy treasure after the commaundements of the
highest, and so shall it bring thee more profite
then golde. Lay vp thy almes in the hande of
the poore, and it shall keepe thee from al euill.
Thus farre Iesus the sonne of Sirache with a
great deale more, full of muche comfort, for al
those that lende their money out, to receiue v-
surie at gods hands. Whiche vsury god grant
all men may vse dayly and howerlye to their
Christian bretheren: for their rewarde shal be
great in heauen, that for Christes sake lende
freely vnto men vpon earth. Neyther is heare
any losse to him that lendeth in such sorte, but
rather vnspeakable gayne, suche as neyther
hart can thinke, nor tongue can viter, nor eye
hath seene. If a man in this worlde gayne a
pound

The Prologue

pound for a peny, it is thought a wonder, and yet god geueth to them, that geue for his sake, thousandes more then is gayned in thys proportion. For he geueth for transitorie trash, eternal treasure: for bryttle mettall, assured welfare: for money, mercie: for golde, al goodnes: and for this fraile worlde here, the world that neuer hath ende hereafter.

Thus you see, thys vsurye is good and prayse worthy, suche as will heape more treasure to man in one moment, then al the golde mounteth vnto, that all the Banquers haue in the wide worlde besides. Happye is he therefore, that is suche an vsurer, and I praye god al men maye be suche vsurers hereafter in dede. For whatsoeuer men lose by thys meanes vpon carthe, they are sure to finde the same againe in heauen. And what losse I pray you hathe hee, that when hys debtour faylethe hym, god receyueth hym? and when the debtour payethe not, god payethe the debte for hym? An happye eschaunge no doubt, saye I, yea and a blessed alteration. The poore man is bounde to paye, and god is hys suretie, and wyll paye the debte hymselfe, yf
the poore

The Prologue.

the poore man bee decayed, and not able to
aunswere the summe: yea let men bee neuer
so vnthankfull, god wil for his promise sake
paye all mens debtes. And because a manne
maye bee the surer, god layeth in a pawne,
whyche is his heauenly gospel, than the which
no greater nor surer gayne can bee layde oute
for mans behoofe vpon earth. We see if a man
neede moneye in this worlde, and hath a kno-
wen riche man to bee his suertie, euerye man
is readye to lende for gaine. And is the lorde
of heauen and earthe, he that made the world
and all that therein is, a poore man in your
sight my ryche masters? wyll you not truste
hym, that made you al of nought? that gaue
you freely all that you haue, and wythoute
whom you can haue nothyng: that suffereth
the Sunne to shyne vpon you throughe his
mercy, that sendeth rayne in due season,
that ruleth the heauens, and the course ther-
of, for your onely benefyte? And doubt you
nowe good sirs, that thys lorde of oures, being
lorde of all lordes, is not a sufficyent suertie
to paye vnto you youre owne agayne, and to
recompence you to the vttermoste farthyng?
If the

The Prologue.

If the seruant shoulde mistrust his iust master, the tenaunt his good landlorde, the sonne his louing father, it woulde be thought, that any of these were lewd folke in their so doing. And shall wee not thinke them most worthy of blame, that mistruste the goodnes of god, who is master, lorde, and father ouer all creatures liuinge, and the onely creator of mans kinde, by whom all creatures breathe, lyue and haue their being, and without whom all flesh is nothing but confusion, shame, and the verye outcastes of thys wretched worlde?

But now, touching the cōpany that is to talke in this treatise, you shall vnderstande gentle reader, that no man, nor yet any profession or callinge is especially touched in thys reporte that I haue to make, but onely a rehearsall made of spcache that hath passed. Whiche I thought good for the varietie thereof, and for the better setting forth of gods glorye, to commit to writing, and so to the printe, that all men may see and reade the matter, and thereupon doe, as god shall geue them grace. Their names I haue geuen vnto them in greeke and Englishe, callinge the preacher, *μωδτονος* whiche I doe englishe, Ockerfoe, as enemye to vsurie.

The Prologue.

vsury. The merchant I do name, *κακίμπορος*
whom I doe tearme, Gromel gayner, and for
shortnes, write him sometime Gromel, calling
him moste by the name of merchaunte. The
Ciivilian, *πολιτικός*, and so aduocate or Ci-
uilian. The Lawyer, because I knowe tem-
porall lawe is whollye against *vsurie*, as much
as the Cannon lawe, or scripture it selfe: I doe
christen him, *κερδαλέος*, counting him heare
in dedde not muche better then a petye fogger
in lawe, as one that sometimes hath studied a
litle lawe, beeing yet neuer allowed in anye
Inne of Court or Chauncery for his learninge,
and assuring my selfe that no vtter barrister,
muche lesse any Counsellor in lawe, wyll al-
lowe his opinion: callynge hym Lawyer not-
withstanding, for modestie sake, because the
other name is odious, and none woulde wyl-
lingly in dedde be tearmed as they are, especi-
ally when the name concerneth eyther wyt or
learning. And yet to see the worlde, none are
so readye to defend *vsurie* as those are, that
haue the least vnderstandinge in any profes-
sion. And so I am bolde to vse this name pety
fogger, whom for curtesie sake, and for good
manner, I doe call Lawyer, although noe
lawyer

The Prologue.

lawyer in deede, doth or wil allowe of vsury,
but the vnlearned onelye that presume often-
times to deale in higher matters, then the el-
der and wiser sorte of men wyllingly doe, or
dare affirme certainly vpon their knowledge.
God be mercyful vnto vs, & make one and o-
ther of al professions, good vsurers in the lord,
that we may lend plentyfully and freely, and
trusting in gods goodnes maye receiue reward
at his hande in that daye. And thus til then
fare you wel in Christ Iesu, to whom be al ho-
nor praise and glory for euer & euer Amen.

The names of the speakers in this dialogue.

- | | |
|------------|--|
| μιοῦτοκος. | Ockerfoe, the Preacher or ene-
my to vsurie. |
| κακὲμπορος | Gromel gayner, the wrong mer-
chant or euil occupier. |
| πολιτικὸς | Advocate or Civilian. |
| κερδολαλὸς | Lawyer, or rather petischoler in
lawe. |

¶ A letter founde in the studie of
the right reuerend father in god, and moste
godly pastor of Christes flocke, Ihon late bi-
shop of Salisburie, within certeine monthes
after his forsaking this earthly dwellynge,
whiche letter was sent to the author of this
treatise by Ihon Garbrande, master of arte
in Oxforde, & Prebendary of Salisbury,
who had by legacy geuen vnto him, by the
foresaid godly father, al his papers, wri-
tings, and notes of all his traueyle in gods
vineyarde, and other deuises of lerninge
whatsoeuer.

I haue perused your learned and
godlye trauayle touchynge the
matter of vsury, M. D. Wilson,
and haue no doubt, but if it may
please you to make it common:
verie much good may growe of
it. Suche varietie of matter, suche weyghte of
reasons, suche examples of antiquitie, suche au-
thoritie of doctours both Greekes and latines,
suche allegation of lawes not onely Ciuil, and
Canon, but also prouincial and tempoꝛal, such
varietie of cases so learnedly and so clearly an-
swered, suche learninge, suche eloquence, and so
euidēt witnesse of gods holpe & wyl, can neuer
possibly passe in bayne. I wyl not flatter you,
I cannot, it becommeth mee not. I assure you,
I like all notably wel: Si quid mei est iudicij, and
if my liking be woꝛth the liking. But of al other
things

A letter

things this liketh mee best. Of the three parties, you make eche one to speake naturally like hym selfe, as if you had beene in eche of them, or they in you. What it shall worke in other I can not tell, for mine owne parte, if I weare an usurer neuer so gredily bent to spoile and raine, vt sunt feneratores, yet woulde I thinke my selfe most unhappye, if such perswasions, coulde not moue mee. For what man woulde not bee afraid, to lyue desperately in that state of life, that hee seeth manifestly condemned by heathens, by Christians, by the olde fathers, by the auncient counsellors, by Emperours, by Bishoppes, by decrees, by Canons, by all sectes of all regions, & of all religions, by the Gospel of Christ, by the mouthe of god: Ago breuiter, vt vides, non enim id mihi sumo, vt damnem large hoc tam horrendum peccatum, id tibi relinquo.

vt viuat liber, usura percat

From Salisbury this 20. of
August, 1569.

*Guilielmus Wickham, Capella
nus serenissimæ Reginae nostræ
Elizabethæ.*

*Doctus es, & pius es, Wilstone, quis abnuat istud?
Qui vel opus præsens, scriptæque prima legat.
Nam, nisi doctrina præstante, quis obsecro posset
Rhetoricæ, ac Logicæ verba Britannia dare?
Et, nisi perrara pietate, quis obsecro vellet,
Usuræ scripto prodere damna libro?
Ergo nisi indoctus nemo tunc illa notauit,
Nec nisi perdemens hoc reprehendit opus.*

*¶ Iohannes Garbrandus
Oxonien sis.*

*Fœnore qui lucrum facit, est homicida Catoni,
Furti dupla, huius quadrupla multa fuit.
Non facit hæredem, priuatur honore sepulchri
Qui tennes lucro fœnoris auget opes.
Sermo sacer, patres, pius omnis damnat, at una
(quæ docet errores) Consuetudo probat.*

A. i.

Tu,

Tu, qui a supplicibus stas, vir reuerende, libellis
Consilio, penna, dexteritate premes.
Prodeat egregius tuus ensis, præstet acumen
Et deus, & metuens, regia virgo, deum.

¶ In Thomæ Wilsoni, hominis
Doctissimi, legumq; ciuiliū Roma-
narum. D. ac serenissimæ nostræ Re-
ginæ a supplicum libellis, li-
brum de fœnore, Ioannis
Coci carmen.

Est patria Wilsonus amans, populiq; salutis,
Et grauitèr patitur publica damna seri.
Hinc multa populo labe, & crebra ruinis
Fulmina, communi visa nocere rei.
Sed mala dum trutina vigili per singula lustrat,
Nil auido reperit fœnore deterius.
Nam tóuos epascit populo cum sanguine fibras,
Et tíutei misero, lathifer, vsque necem.
Esse Cato tíutei homines occidere censet,
Cum tóuos, exposito in fœnus, ab are venit.
Nam nihil, aut fumos locat is, qui tempora vedit,
Aut si quid vendit, vendit amicitiam.

Merx

*Merx praclara quidem, vlli si venalis honeste:
Qua, nisi gratuita est, non sit amicitia.
Nulla potest virtus nam mercenaria nomen,
Naturaeque notas empta tenere suae.
Nam proiecta foras, alienos spectat ad usus
Vitae hominum cultrix, officijque parens.
Non sua corradit, non mutua conficit atrox,
Lucra nec ex damno quaeritat alterius.
Non fugitat lucem, nec vult, obscura latebris,
Turpia per quastus aera vocare domum.
Prodit enim crimen latitans usura pudendum,
Horret & infames autor ab arte notas.
At tam tetra lues, hominum sublata saluti,
Conuersa rerum, concidat ipsa, vice.
Dumque parit, pereat, miseranda bellua plebis,
Exitio sceleri conueniente suo.
Sed Wilsonus ouans cadendis floreat hydris,
Quas alit infandas publica larna mali.
Acris & Herculeos exantlet mille labores,
Ut pariat patriae commoda mille suae.*

C*Fautes escaped.*

CIn the Epistel, fol 4. euil lawyers, reade euil
lyuers, In the prologue fo 5. pag. 2. and well,
reade and well doynge. fol. 53. conueant, reade
couenant, fol. 54. pag. 2. gett, reade geue, fol.
63. images, reade examples, fo. 77. pag. 2. bozne,
whiche all, reade bozne with all, fo. 97. pag. 2. e=
quall propertie, reade equall propozcion, fol 12,
delyuerie, reade deliuerer, fol. 122. pag. 2. bering,
reade bzing, fol. 123. pag. 2. should sett, reade doe
set. fo. 126. pa. 2. this permission exchange, reade
thys merchandizing exchaunge. In the conclu=
sion pag. 4. geue my head, reade geue you my
heade.

**A Communicacion or
Speache betwene the riche
worldly merchant, the godly
& zealous preacher, the temporal
and ciuile lawyers, to wchynge
vsurie, or the lone of
money for
gayne.**



About two yerres
past (as I reme-
ber) a toly mer-
chant of Londo,
after hee hadde
hearde a moſte
earnest sermon
agaynſte vsurie
in hys parſhe
Churche, dyd inbite the preacher to
dynner, hauynge purpoſed before to
haue certeyne of his frindes & acquaint-
taunce the ſame daye at dynner alſo
wyth hym, amongeſt whome, a gentle-
man one towarde the law, meanly ſtu-
died, and yet of a goodly wytte, & great
boldnes, was a bidden gheſt, who ha-
uynge beene likewyſe at the ſame ſer-
mon,

A Discourse

mon, came immediatly after that the sermon was donne, to the merchants house, where the preacher and he meetinge together, eche desyred other of more acquaintaunce, and the merchant in hys solempne manner, as soone as hee salve them bothe, sayde thus vnto them. Nowe in good soothe my masters, you are hartely welcome, and you good master preacher are welcome with all my harte, and I thanke you for your manyfolde preachynges bestowed amongest vs, specyallye for thys dayes sermon: for by Saynt Marce you haue shotte your arrowe to the marke, and it cannot bee, but muche good wyll come of this your preachynge, and therefore you are welcome hartely, and I praye you be couered. *Preacher.* God graunt that anye my wooordes maye edifie anye one for his soule health, and then might I the better reioice in my poore trouaill, but I feare me, there is muche corne sowne vpon the harde rockes and hyghe wayes that want moysture.

Merchant. Well well, all shall be well I trust.

trust, and god forgive vs al.

Lawyer. As I haue hearde you this daye
master preacher, so haue I geuen
you an eare heretofore, and haue ma-
nye tymes wyshed that I myght haue
had some pryuate talke wyth you, for
my better vnderstandynge, and more
fampylarity with you. *Merchant, Pay,*
yf you bee dysposed to talke, I pray you
pause the matter tyll after dynner, and
then we will spende time, accoꝝdinge to
poyntment, for an hower or two in my
gardeyne, where yee shall haue a plea-
sant sweete arbour to sitt in, I thanke
my sweete wyfe heare for it. In the
meane season, let vs bee frendly merye,
and vse oure cheere as god hathe sent it,
for in good soothe you are welcome at a
word. I did looke for mo gheastes, and
amongest others, for master doctour of
the Arches, but he had rather bee at hys
ordinarye in the Arches amongst hys
fellowes my masters the doctozs there,
then at thys kynde of dyet, howbeit I
thinke hee will not fayle me in the after
noone, for wote ye what master prea-
cher,

B.ij.

A Discourse

cher, I haue desired hym of purpose to come and vse conference with vs, if you be so contented. *Preacher.* I am well contented syt wyth your appoyntment. Hereupon the merchant tooke his place and called hys gheastes vnto hym, and as merye as a Maye, made them verye good cheare. And all the dynner tyme was passed ouer, with none other talke, but of the good order of the Cytie, and what an honorable state it was, and howe chrystendome thzough, the lyke cheere was not at an officers boorde, as y lord maiors table caried, for that was specially the honoz of Englād, al which speache was soothed almoste by euerye body, & glorioulye extolled for that present. The Lawyer amongest all others at that table, had most talke, as he that thought himselfe moste woozthye, for as hee had a good readye wytte, so wanted hee neyther boldnes, nor vtterance to set it foozthe, as commonlye lawyers haue plenty of bothe. The Preacher hauing his head hammering vpon another steethy, vled seldom any speach but

but lifting his eies often to heauen, seemed to sitt in some mislykinge, wth the world, as I take it. Notwthstanding, hee was remembred by the merchaunt, master Lawier, and others to be merye as they were. When dynner was done, the Lawyer forgate not to put the merchant in minde of hys gardeyne & faire arbour, who commaunded his kinsman & apprentise to prouide cushyns, and to make all thinges ready. And so the rest of the gheastes being curteously dispatched, they thre wth one or two others of the house being there, and the apprentise standynge by, after the merchaunt had saide somewhat of hys comelye arbour and gardeine, and they also allowed verye well the beautye of it, the Preacher, domping in a deepe conceyt, as one caried with the zeale of god, and beyng asked what hee thought of the worlde, began in thys maner.

Preacher. It is very certayne as I take it, the worlde is almoste at an ende.

Merchant. What is the matter sy^r: be- lyke you are wearie of the worlde.

B. ij.

Lawyer.

A Discourse

Lawier. No, not weary of the world, but I thinke him angry with the worlde, for he heateth dyuers tymes at it, shewyng alwayes a merueylous zeale agaynste synne, as I remember you did this day.

Preacher. The zeale that moueth mee, ought to moue you, and all others that haue anye feare of god, or care of lyfe to come.

Merchant. Tush, what amounteth your care for the worlde: you haue discharged your duetye, let the worlde care for it selfe, & let euery one aunswer for his owne doinges. Lorde god, what should you be so muche greued inwardlye?

Preacher. I wyll tell you syr, doctrine dothe greatly abounde, sinne in al kind is sharpely rebuked, and yet none or felwe do amende their liues.

Lawyer. That is not so, there is greate amendement, and men are better now, then they haue been, saye you, what you lyst.

Merchant. You say trueth sir, except thys man wyll nowe seeke out moles, where greate beames weare heretofore.

Preacher. I praye god the beames bee not greater nowe then euer they were, such
vntuthe

vntruthe, suche extorcion, suche malice,
such dissimulation, suche vncharytable-
nes, such horrible vsury was neuer sene
in any time. *Merchant.* Preachers maye
descant generally at theire pleasures, &
randone in the pulpyt at liberty, to fear
men from sinne, but wyth your leaue, if
you search euery man particularly, you
shall fynde great chaunge and amende-
ment of lyfe. *Preacher.* Would god it
were as you saye. *Lawier.* Wherewith
do you charge this worlde mosste? *Prea-
cher.* With all kynde of synne, and es-
peciallye with wante of Charitie.

Merchant. Haye then you roue *ad Ephe-
sios.* I praye you sye, when salwe you a
more charitable, or more quyet tyme,
then thys is now, sauinge onelye that
beastlye vnquyet storme whyche lately
rose in the North? *Preacher.* Peace in
appearance appeareth, and thanks be to
god, and to the Queenes maiestie, wee
are now boide of cyuile debate, and of
outwarde dissention, and yet I saye we
want charytye. *Lawyer.* That is, because
you churchemen haue not so muche
B. iij. wealth

A Discourse

wealth, as you weare wont to haue.

Preacher. Not so say, for I thynke the churche is very well prouyded for, but I saye generally, charity wareth colde, the pooze neighbour is not beloued, as he ought to be, his neede neglected, his miserable & wretched estate forgotten.

Lawier. You woulde haue men geue to all that aske for gods sake, woulde ye: so loyterers and vagabonds shoulde be mayntayned. *Preacher.* None speake moze agaynst idle folke and sturvy beggers, then the preachers do, but I saye, the pooze housholder, and the honeste meaninge man (who seekethe by good & lawfull meanes to lyue) is forgotten.

Merchaunt. You may say your pleasure, but I knowe that they are now moze relieued by the ryche, then theye haue been heretofore, aswell wyth money as wyth friendly counsell. *Preacher.* What your counsell is, I knowe not, and I praye god it bee suche, as you ought to geue, and as you woulde haue geuen to your selues, yf you stoode in neede, but touching lendingge of money, I thynke
men

men rather seeke their owne gain, then any thing the benefit of their Christian neyghbour. *Lawyer.* I praye bothe, & who I praye you woulde lende, but to haue some benefite of his money, and is that anye harme, when bothe do gayne?

Merchaunt. Gods blessing of your harte for so saying, for I did neuer lende money in my lyfe, but for gayne, and whether my neyghbour gayned or noe, I knowe not, I wyshed well vnto hym, but by saynt Marce, I woulde bee sure firste to doe well my selfe, whatsoeuer came of him. *Preacher.* Herein you wanted charitie, and shewed your selfe not to be a perfect Christian. *Lawier.* I can not tell what you call a Christian, they that will liue in this worlde must do so, and I warrant you master merchaunt doth nothing, but he hath lawe for hym.

Merchaunt. Yea marie haue I, & I thank you for it. I deale surelye for feare of clappes, the worlde is nought, and full of decept, every man hath an eye to the ryche man, to take hym at aduauntage.

Preacher. God graunt your law dealing

be

A Discourse

be grounde d vppon a good conscyence,
foz I feare me, you care not who smart,
so you farewell. *Lawyer.* Soft and faire
good syr, better speache were better, but
I pray you, tell me in good faith, what
meane you to bee so greeued wyth thys
worlde? Belike you canot haue that you
woulde, or haue not that others haue,
and therefore you are greeued. *Preacher.*

No surely I am contented wyth myne
estate, and a verpe litle thyng satisfieth
nature, a kyng cannot haue more then
foode and clothynge to withstande hun-
ger and cold, whych you see I haue, and
I thanke god for it. *Merchant.* In dedde
you haue ynoughe, and what shoulde
you do with more, that professe contēpt
of this worlde? Plenty belongeth to vs,
that are worlrolings, and trauayle for it
to helpe others, yf we lyst, and to enrich
our selues to y vttermoste, for as I take
it, a merchant shoulde not be stinted.

Lawyer. In dedde your treasure is the
welfare of the realme and countreye
where you dwel, and where merchants
are not cheryshed, that countreye or
realme

realme wyl soone perishe. *Preacher.* Lawe
full tradyng and aduenturing to bring
in our want and to carry out our plenty
hathe euer beene allowed, and wythout
suche traffique no countreye, nor kyng-
dome can flozyshe. *Lawyer.* In deede,
they are the onely merchants, to be este-
med aboue all others, as for such as in-
grosse wares to them selues, which are
brought in by others, because they them
selues woulde haue the sale of them a-
lone, they are no better then forstallers
and regratours of the market, a maner
of men truelye vnworthye to lyue in a
common weale. And touchyng re-
taylers at home, I can not skyll of them,
I place them in a lower degree, as not
worthye the name of merchaunts, but of
huckesters, or chapmen of choysse, who
retayling small wares, are not able to
better their owne estate, but wyth fal-
shode, lying and periurye, byndinge oft-
tymes the vtterance of their petye sales
wyth an huge othe, swearynge to eue-
rye bodye almoste euerye howe in the
daye, that thys and that standethe them
in

A Discourse

*Marchant
adventurer a
lordes fellowe
in dignytie*

in so muche, when so muche it cost not,
by very muche, whereas the merchaunt
adventurer, is and maye be taken for a
lordes fellow in dignitie, as well for his
hardye adventuryng upon the seas, to
carrye out our plenty, as for his royall
and noble whole sales, that he makes to
dyvers men upon his retourne, when
he bringeth in our want, and therefore
to be highly chearyshed, and worthy to
beare office in any well governed com-
mon weale. *Merchaunt.* You saye well
for vs syr, but I praye you for all that,
holwe are we cherished, that are so rac-
ked wyth great custome, even for byc-
tualles, and not only that, but for all o-
ther merchandizes. *Preacher.* Trybute
and custome are due vnto the prynce
by gods lawe, and therefore you muste
not grudge to yelde custome, but geue
willingly and franklye vnto *Cesar* that
whiche is proper vnto *Cesar*, and vnto
god, that which is proper vnto god. If
you thynke the burden and payment in-
tollerable, bee humble suters vnto the
magistrates, and if your demaunde can
be

Math. ca. 22

be proued & founde reasonable, I doubt not, but you shall fynde release or ease: In the meane season, grudge not to pay that is appoynted you by order to pay, and pay it truely, or els god will punish your thefte and fraude, for by none other termes can I call them. The taks and tallages which are leuped vpon other people in strange countreys, if I shoulde tell them you, what woulde you saye to them? where in some place the prynce hath the perelye fyfte parte of euerye mans goods, in other places the folwerth, yea & in some places the third, woulde you not saye thys were a myserable and pitifull hearing: and therfore I saye, Englishe subiects lyue in merueylous exemption and liberty, in comparison of other nations. *Lawyer.* As they liue in great freedome, so they liue most godlye, in comparyson of others, for I pray you, holwe lytle whozedome is there in Englande, in comparison of other countreis: the relyggyon pure, and all menne ashamed to synne. *Merschaunt.* Do you not see howe vacabonds are
are

A Discourse

are whyped , and whozemongers car-
ted , whiche is not vled in other coun-
treys, yea, and hospitalitie better main-
tayned in Englande, then in anye place
els in Chrystendome. *Preacher.* I doe
not denie but religion is truely taught
openly euery where, vnclenlynesse pu-
nyshed somewhere, and ydlenes whip-
ped somewhere, and hospytalytie kepte
after a sorte somewhere, but yet I saye,
we are not cleare from other faults that
are greate and horrible ynough, and I
thinke the lyke not vled in other coun-
treys. This must I say of other natyōs,
they are more vnwillinge to offende in
those thinges that hurte a comon weale
then we are. As, looke what generallye
is noysome to the state, noe man wyll
seeke to geat by lycence, nor otherwyse
by dealynge agaynst the common wel-
fare, because they pferre the wealth of
theire countrey, before their owne com-
moditie: yea positie laws and statutes
are better obeyed abroad in all states,
then they are here in England, and the
superiōrs in other realmes geeue better
example

example in following y^e lawes, of their countrey, and lesse offende the state, then our great men and gouernours in England do. Theft is counted so horrible amongst some nations, that men commonly will rather sterue then steale, and here in England, he that can robbe a man by the hygh waye, is called a tall felowe. Againe, they doe lesse oppresse their neyghbours elswhere, theye are more temperate in their speache, & more spare of dyett then wee commonlye are. And, y^e which grieueth me most in this land, lesse extortioners, and fewer vsurers elswhere then are here in England.

Lawier. All countreys haue their faults, and I cannot excuse Englande, but yet I will not so accuse my countrey, that I will make it altogether worse then others. The Flemynghes and hyghe Almaines are subiect most to dronkenness, the Italyan to reuenge wronges by murder, and otherwyse to synne horribly in suche sorte, as is not to be named, although that same haynous filthynesse is not onelye vsed there. The Frenche
man

A Discourse

man is charged with furious rashenes,
and ouermuch intermedling in all cau-
ses and states, the Spanyarde wyth
intollerable pryde and disdayne against
all others, the Portyngall wyth ouer-
much supersticion in relygion, & sim-
plicitie of lyfe, the Scottysman with
braggynge and lyeinge, the Englyshe
man, with glottony, in steede of hospita-
litie, with much theft to sette soorth his
brauerie, and sometimes treason for de-
sire of innouacion. And as euery one of
these countreys hath his especial faults,
so haue they theire proper vertues & se-
uerall qualyties, moze excellent then a-
ny other nation.

Preacher. My desire is, y England might
be most perfect and without any faulte,
if it were possible, & would Chryste there
were none other fault in England then
gluttony in the mooste, theft in manye
meane men, and treason in some greate
folke. But I saue there wanteth chary-
tie, without which, there cannot be per-
fection in anye man: for lette there bee
neuer so greate appearaunce of vertue
other

otherwise, in whom soeuer charitie ys
wanting, there cannot be any vertue at
all, and therfoze saint Paule saith. *Valct*
fides in Christo, quæ per charitatē operatur,

Galath. 5.

That faith in Christ is of force that wor-
keth by charitie, as who shoulde saye,
where charitie wanteth, fayth is of no
alue, let men bragge and talke neuer
so muche of their beliefe. For as saynt
Paule sayth, likewise in an other place.

Though I speake wyth the tongues of
men and angels and yet haue no loue,
I am euen as a sounding brasse, or as a
tynceling cymball, and though I coulde
prophesey, and vnderstande all secretes,
& all knowledge, yea if I had all fayth,
so that I coulde moue mountaynes out
of their places, and yet had no loue, I
were nothing. And though I bestowed
all my goodes to feede the poore, and
though I gaue my bodye euen that I
burned, and yet had no loue, it woulde
profit me nothing. Loue suffereth long,
and is curteous, loue enuyeth not, loue
doth not frowardly, swelleth not, dea-
leth not dishonestly, seeketh not her

1. Corintb. 13.

C. i.

own

A Discourse

owne, ys not prouoked to anger, thynt
keth not euil, reioyseth not in iniquitie,
but reioyseth in the truth, suffereth all
thinges, beleueth althings, hopeth all
things, endureth all things, *Yea* though
that prophesyng fayle, eyther tongues
shall sease, or knowledge vanish away,
yet loue fayleth neuer. *Merchant.* I am
neuer out of charitie, but when I can
not geate my money in, and then in
deede I do chafe and freate, and thynk
my selfe not well vsed, when they do
bzeake daye with mee, but at length, I
anger them worse then they anger me,
when I haue dzyuen them to an owt-
lawze, for a bargayne is a bargayne:
and I will not forgeue a peny to none
of them all. *Preacher.* Then I see well,
yf you will not forgeue, you will hard-
lye geue freelye. *Merchant.* Let them
geue on goddes name that cannot tell
what to do wyth their money, I had ra-
ther haue of myne owne, then borowe
of another man, and I do not knowe
what neede I may haue another daye,
store spz, is no soze. *Lawyer.* By my
small

small honestye syz, you do wisely to bee
 your owne frende, and to liue so, that
 you neede not the helpe of an other,
 and better it is to haue too much, then
 too lyttle, and soner may a man take a-
 waye, then put to: yea and a moze blest
 sed thing it is, euer to bee able to geate
 moze, then to stande in neede to craue
 muche. And I for my parte, doe loue
 you for your wealth. *Preacher.* You
 go about syz, to perswade the ryche
 man that his treasure is his chiefe assu-
 raunce and best frende, whereas hee
 ought to lay by his treasure, where nei-
 ther mothes, nor rust shoulde corrupte
 and consume it, and so he shoulde haue
 the rewarde at gods hande, therefore I
 saye still, charitable dealing is the most
 assured and best wealth that a man can
 purchase vppon carth, for where all o-
 ther worldly substance fayleth, and
 consumeth awaye, this continueth for
 euer, and ys a token of perfite christia-
 nitye, when men shewe their faith and
 beltese by their good lyuing and well
 doyng. *Marchant.* When I am deade,

C.ij.

I may

Math. 6.

Luc. 12.

A Discourse

I maye perhaps do good, but so long as I lyue, I will saue one, and be sure not to want. Lay it vp in heauen quod he: a merie iest in deede, so longe as I lyue, I wil keepe it in a chest, and haue the key about mee. *Lawyer.* In deede I must needes saye, that wilfull pouer-
tie is the greatestt follie in the worlde, and for a man to want him selfe by ge-
uinge to others, is the eygthe deadlie synne, the whych I call extreme folie, or madnes. *Preacher.* If you wil not, when you haue it in your owne posses-
sion, bestowe it vppon others for Chri-
stes sake, because you feare to want, then be you assured, if you geue your goods after your decease when they can do you no good at all, because, then you are not, as being deade and wythout sence, god will little esteeme suche al-
mose, which is not worth grammercie: for you must perforce leaue all you haue, and no thanks if you geue them, when you cannot keepe them, and doe then, and not befoze leaue your goodes, when your goodes leaue you. There-
fore

For I saye still, vse charitie, whyle you may, and helpe the needye and pooze, and not onely lende frendly, but also geue frely to your power. *Lawyer. Durus est hic sermo:* This is a harde thunder bolte, and suche a one, as I thinke all men are afrayde of, for verye fewe followe that lesson, say you what you wil. But I see you are muche greued wyth vsurie, emongest all other synnes, and in all your sermons and preachinges you rattle so greatly against this offence, that you shake the bloode of some, tyll they blushe as redde as their cloakes, and manye do scratche throughe your bitter speache, where it ytcheth not. I pray god, that you, who talke so muche against vsurie, may knowe what vsury is, for I feare mee you cannot iudge so well by diuinitie what this offence ys, as the common lawyers can do, and especially the Ciuilians, who haue writen largely hereupon, & haue also authoritie to determine what is vsurie, and who they are, that deserue to be called vserers: for, not all that receaue
C.ij. money

A Discourse

money for money are vserers (thys I
speake least you shoulde bee deceyued)
but they that are byters and oppressors
of their neyghbours wyth extreme and
vnmmerciful gayne, they and none other
saye I are vserers. And therefore if
you will save your mynd in learnyng,
I would gladly hear you, and conferre
with you (if it please you) And when
you haue saide, I will reple, if I thinke
meete, for, I tell you troth, I can for my
parte aswel heare, as I would be heard,
and as gladly learne of others, as I
woulde teache others, and especiallly I
woulde gladly by arguing knowe your
oppinion, because you professe diuinitie
onely, in whiche all truth is couched vn-
doubtedly if it bee well and truely vn-
derstoode, but I thinke, all men do not
truely at all tymes conceaue the iust
meaning and weight of euery sentence
and controuerly. Preacher. None more
desyrous to heare and to learne then I
am: and because you will haue me saye
as muche and as longe as I will, I wil
be bolde with your pacience to vtter my
mynde:

mynde: And if you will take the lyke paynes after mee, I will thanke you moste hartelye, eyther in allowinge or disallowing of myne oppinion in anye parte. *Merchant.* In good faith you shall doe verie well to vtter both your myndes, and I for my parte, will leane on my elbowe, and be an hearer of you bothe: but I promise you I will do as I thinke meete, saye eyther of you bothe what you list. I haue hearde ynoughe if that may serue, eyther to beleue, or to followe, but by saint Crombolde I wilbe aduised twise before I do once so much as they tell mee I shoulde doe.

Preacher. When goddes will is, your harte wilbe opened, and before he geue you his grace, it is not possible for you to receaue and to followe his woorde, as hee hath commaunded. I haue known them that haue bene as vntoward as you nowe are, that haue throughe godds mightie grace and goodnes bene wonderfully altered, to the aduaancement of his glozie, and to their owne

A Discourse

soule health. *Lawyer.* Hee that wil bee good, must firste heare and learne the knowen trueth of god. And therefore because wee are agreede to talke of this matter, I for my parte will take this resting place in this faire gardeine vnder this arbour, and heare what you can saye, and will not speake anye one worde, but geue as diligent eare, as I can, vnto you, and make an aunswer when you haue done. *Merchant.* I lesse well, here is some spozte towarde. There will be snappyng and snarring, I am well assured befoze all bee done. And wote you what, master Preacher, the worlde calles you by a nyckename, master Dckerfoe, because you are euer so sharpe agaynst vsurie. *Preacher.* I do not muche passe to be so called, for so I am in deede, an Dckerfoe no doubt, that ys, an enemy to vsurie. But wote you what others call you master merchant: they terme you by the name of master Gromell gayner, because you mynde nothyng so muche, as gettinge
of

of money. Merchant. Contented wyth
that name, for so I am & still mynde to
bee. And therefore go to it my masters,
and this I promise you, I will not saye
muche, eyther now, or yet when you
haue done, because I haue no learning,
althoughe I knowe howe to geate a
pennye, aswell as eyther of you bothe,
and to keepe it also. But I praye god,
if your tale bee longe, that I fall not a
sleepe, for you see the weather is verye
hoate, and it is in the afternoone, in
whych tyme my pastyme is to nodde a
lyttle, yf frendes or other busynes let
mee not, for the phisician telleth me, it
doth mee good, so I doe not sleepe too
muche, but take a nappe. And to tell
you truthe, I doe loue a dyshe of good
meate well. And wee merchauntes
must fare well by order, because yt is
the honour of the Citie, especiall ye yf
wee beare offyce, and truely good meat
ys well bestowd on mee, for I furnysh
wyth it, I haue *Corpus cum causa*, as
you may see, stufte and lynning it is that

I

A Discourse

I carry. With that they all laughed me-
relve, and the preacher beginnyng to
speake, was interrupted by a kinsman
of the merchautes that stode by and
hearde this talke, who as he was yong,
and gaue longer eare then hys young
head coulde well endure, so was he ve-
rye gredie and hungrye of the worlde,
and so hee myght geate by bargayning,
hee cared not whyche waye it came,
wherefoze makinge no conscience of
gayne in traffique and bargaynyng,
he sayde thus. I praye you syr, let mee
aske you a question or twoe befoze you
enter further, for they saye lawyers of-
ten tymes tell longer tales, then wyse
tales, and can better make a collection
in their maner, of another mans talke,
then fashion a good Oration of their
owne. And some preachers are not
wythout thys faulte neyther, and yet
I do not speake this againste you or o-
thers that be of the wysest, but for that,
seeing you are beginnyng to tell a tale,
I cannot tell howe longe you woulde
in your speache eyther of you remem-
ber

ber my questions, and satisfy my mind therein. *Gromell gayner.* Lo, will you see this fellowe howe he choppeth lodgick? he is my kinsman as you knowe, and a knauyshe witt he hath, ye and wilbee quarter master wyth mee I tell you, do what I can, and I maruayle he hath helde his peace so long. *Lawyer.* Well, saye on my frende, wee will geue you a lyttle hearynge. *Apprentice.* May not a man make the moste of hys owne that hee can. *Lawyer.* Yeas, if hee doe it lawfullye. *Apprentice.* I cannot tell what you call lawfull. I haue fyue hundred pounde lying by mee. *Gromell gayner.* Yeas, and if hee had sayde, a good thousande marke, hee had not lyed, I may tell you in your eare. *Apprentice.* What shall I do wyth all my money? aduenture it all in merchaundizes beyond the seas? so may I haue a clapp eyther by shipwracke, or by Pirates, or by euill factours, that all will come to nought. Perhappes you woulde haue mee aduenture at home, I will do so a lyttle, but because wares ryse and fall
and

A Discourse

and no man ys certeynlye assured of gayne : I will vse one trade that shall wythout all doubte bringe me certeyne gayne, although I sleepe vppon the one syde, and that is wyth puttinge my money forth for interest, and taking good assuraunce. There is no suche gayne in tradynge, nor yet so certayne, and were it not better to haue a great gayne and a certeyne, wythout trauayle, and wythout toyle, rather then to stande to an vncerteyne gayne : which as it will neuer be so great, as the verye lettynge out of my money will make it, so ys it gott with muche hazarde of lyfe, and greate disquietnes of mynde and body. I am young and gladlye woulde I learne of myne elders to gett goodes with ease, and gayne money with money, which I take to bee a good gaine. Ockerfoe. Suche gayne will turne one daye to your losse, if you deale not more charitablye with your neyghbour. Gromell gayner. Well master Ockerfoe, thus you see that euen young knaues suche as this is, will seeke to aduaunce their
their

theire lyuinge by ease, as well as olde
folkes. But syz knappe, talke you no
more I charge you, let your elders haue
the handlynge of this matter, and bee
you onely a hearer. Do not you know,
that therfoze you haue twoe eares, and
one tongue, because you shoulde heare
more then you speake. *Apprentice.* So
haue you too syz, and the gentlemē that
be heare with you. *Gromell gayner.* Yea,
but you are a boye, and wee are men,
and therfoze we haue, oz should haue,
more wytt and iudgement by reason of
our experience, then such as you haue,
and therfoze holde your prate yet once
agayne, and let vs not haue you mala-
perte anye more I charge you. What
I saye? *Lawyer.* Your kinsman will
obey, be you assured, but I will tel you,
this learninge is nowe so well known,
that euen weomen, yea and goodman
hoyden of the countrey, in whome a
man woulde thinke were no crafte oz
subtilltie to liue, can aske the shillynge
pennie for a weeke, whiche in a yeaere
amounteth to foure shillynges & foure
pence

A Discourse

pence besydes the principall, and in a tweluemoneth after the lone of a hundred pounds by the yere, amounteth to foure hundred pounde, whiche is mercelous straunge and vncharitable.

And the shillinge pennie for a moneth, yeldeth for the loane of an hundred pounde by the yere after that rate, an hundred pounde for an hundred. But because this matter is of great weyght, and requireth a long discourse, good yt were at large to talke of it, agaynst whiche, because you preachers doe in open pulpite so muche enueyge, if it will please you according to our agreement firste to save your mynde, I will aunswere you so well as I can. And yet I thinke laywers and diuines do not in all thinges agree in this matter. Gromell gayner. Speake firste who lyst, and make as fewe blurers as you can, the fewer the better, and my gayne ther by shalbee the greater, for I think neither of you both will perswade me from lending my money for gayne. Ockerfoe. Peas by goddes grace, I doubt not but
you

you wilbee moued with the threates as
gainste sinne, and chaunge your lyfe
vppon better aduysment. And if yt
please you master lawyer, I will saye
my oppinion plainlye as the scripture
doth teache vs. *Lawyer.* Saye on a
goddes name, wee will geue you the
hearinge. And further, perhaps I will
saye for my parte according to my pro-
fession and knowledge: but looke who
is yonder. *Cromell gayner.* Nowe wel-
come hartely master doctor, I beshewe
you because you came not to dynner,
you shoulde haue beene welcome, but
you doctors of the commons are wed-
ded to small fare, because you will haue
your wittes freshe to pull money into
your purses, and to emptye ours, by
sharpe and quicke pleadinge. *Ciuitian.*
I thanke you sye, our small fare is such,
because our bagges in deede are thynn,
and wee must measure our bellies by
the waight of our purses, for our gaine
is little, god knoweth, but with your
leauie my masters all, I am gladd to see
this holsome assemblie here. *Lawyer.*

You

A Discourse

You are welcome sy^r hartely, and you come not vnlooked for. *Gromell gayner.* Nowe sy^r, you come (as they saye) in puddingtyme, for we are about a matter, wherein you haue good skill, especially in this case of vsurie, whereof we nowe talke, for that as well your bookes do plentifullye treat thereof, as your experience is very greate by the varietie of cases, that come befoze you.

Ciuilian. What learning I haue herein, you may soone heare, but for my experience in hearing cases of this kynd, these temporall lawyers doe wholye drowne our profession, and make vs to haue the lesse wyll to studie, because our causes are so fewe, that come befoze vs, the rest whereof, your lawe hath taken from vs, and so made vs almoste beggers for lack of the vse, and exercyse of learninge. *Lawyer.* If tyme and leasure myght serue, I coulde bzing you infynite reasons to prooue, that our lawe ys the best, the worthiest, and the moste auncient lawe in the worlde. And fyrste I wyll shewe you.

Merchant

Gromelgainer. Stay there I pray you sir, for when with your first reason, you say you haue infinite reasons, you cloy me by and by, for what tyme will serue for the ende of your talke, when your reasons be infinite. *Ockerfoe.* This matter requireth an other daye, & for thys time I would wishe you both, not to speake further herein, but to bend both your witts for the beating down of vsury. *Civilian.* Contente for my parte, and with youre leaue master preacher, I am glad to see you, but to saye the truth, for the tryall of the lawes, your part is now the stronger, for that it is no tyme now for vs, because such as beare auctoritie, are mooste of all with you: and therefore to speake without preuailing, weare wast of wind and tyme. *Lawyer.* I feare not to encounter with you at any time, but because we are now in an other matter, I am contented to geue eare, and to saye somewhat to master preacher, eyther in allowing or disallowing of hys speache, say you to me, what you wil after ward.

Gromelgayner. I am glad I haue two
D.i. eares

A Discourse.

eares (as my boye sayd) to heare any of you that I thinke wil speake reason. As for master Ockerfoe, I must heare him with both eares, & beleue hym also, because he is godds messenger: and yf god giue me grace to follow him, the shall I be happy, therfore saye on sir. Ockerfoe. Without god, you can do nothing, who is y geeuier of all good thinges, & to hym wil I pray for you & say, as by his mighty & heauely spirite, I shall haue grace.

Ciulian. I am glad, that thys good matter is thus offred to be talked & disputed vpon, & althoughe I was not heere at dinner, yet was I at your sermon master Ockerfoe, and therefore while I am best at leasure to giue you the hearyng, I pray you say on in goddes name, and this I promise you, I am somewhat armed to say my minde again, for I haue often turned my bookes for thys case, & longed for some such like conference.

Gromelgayner. I a glad to here thus much and therefore I hope to learne some wit by you my masters: for we merchantes, haue little moze the wil serue our turns.

Dur

Our wittes are only to get and saue a
gaynste a deere yeare, & to haue alwaies
in store, whatsoener may happen vnto
vs. *Lawyer.* Surely I do longe to heare
master Dckerfoe, because I woulde bee
answering of hym, or at the least wyle,
vtter my simple opinion in this audiēce.
With that, they were all contented to
be quiet, sauing that the merchant tolde
master Ciuilian merely, that he had ge-
uen vnto the preacher a nickname, cal-
ling him Dckerfoe, & the preacher to hit
hym home agayn, called hym Cromel-
gayner, as you haue hearde, whiche na-
mes were agreed vppon for them both.
And where the lawyer was no vtter
Barrister, as one lyttle studyed in the
lawes, scante so good, as a meane attoz-
ney: yet he was to bee named for model-
ties sake, temporall lawyer, beeinge in
deede no better than a common petti-
fogger in lawe, suche as was neuer al-
lowed in anie Inne of courte or chaun-
cery, notwithstanding hys witte, w^{ch} his
experience serued hym very well. And
thys being said, thus y^e preacher began.

D. y. The

A Discourse.

¶ Ockerfoe, or the preachers

oration.

Dent. 6. **L**oue god aboue all thinges, and thy
Math. 22. neyghbour as thy selfe. This is the
Mar. 12. lawe, and the prophetes, sayth our sauy-
Luc. 20. our *Christ*. What is hee that in louinge
Rom. 13. god as hee ought to doe, woulde do any
one thing contrarie to his will: or who
esteeming hys neighbor as himself, would
not doe vnto hym, as he would bee done
vnto: so that in loue, is the perfection of
the lawe, and without loue, neither god
nor man is either honoured, or bled, as
eyther of them ought to bee. I do see god
of hys meare goodnes made heauē and
earthe, and all that therein is, framing
man aboue all other creatures vnto his
owne likenes, making him lord ouer al
earthly creatures, as subiect vnto man,
and man for himselfe. So that we al are
nothing els, but the children of one god
the father, & brethren vnto *Christ* our
sauour. And therfore we should loue &
liue together, as brethren, one helpinge
an others necessitie, and in no wise to
contempne our own fleshe, nor to turne
our

our own face from the pooze and nedy,
My neighbour being knowne to be ho-
nest & of good life, although the worlde
goeth not well with hym, commeth to a
riche man, to bozrowe for hys reliefe, ey-
ther for compassinge his necessarie af-
fares, or els for maintenance of his fa-
melye, the riche man seing his pooze es-
tate, hathe no compassion of his wante,
but saith, yf he can put in good suerties,
and wilbe content to pay for the lone as
hee may haue of others, and as it goethe
commonlye in the royall exchange, hee
will lende hym thereafter, otherwise he
cannot deale, for his money ys hys ly-
uinge, and it shall not come home as it
went oute, for so hee might haue kept it
stil, without all danger or losse whatso-
euer. The pooze man that must eyther
famishe, or take as hee is offered, bozo-
weth either in mony, which is very sel-
dome, or in wares, whiche is the comon
vse of the moste, to a certein value, & en-
treth into good bandes, and often times
laieth a gage better then the goodes bo-
rowed, and payeth without mercy suche

D.ij.

as

A Discourse

as I am ashamed to name. Thys I saye
is against charity, that any man should
be so farre from loue, as he will not led
but for an assured gaine, & most sufficiēt
pawne, wherwith god muste nedes bee
offended, for y all lending for certaine
gaine, bpō most sufficiēt assurance, is di
rectly agaist his cōmaudemēt. For firste
ther is no loue, wher free lēding ys not,
& where loue is not, ther is not god, be
cause god is loue, & hee that dwelleth in
loue, dwelleth in god, & god i him. Now
god cōmaundeth vs to loue one another,
as he loued vs first, & therefore if we wil
bee his disciples & follow hym, we must
loue one an other, because he hath com
maunded vs, & geuen vs an exāplc so to
do. And who can say, y he loueth god or
hys neighbour, when hee doth not that
which is commaunded by god, & is found
nedefull for his christian brother? First
it is directly againt the lawe of god &
nature in hys tenne cōmaundementes.
For it is sayde. Thou shalt not steale,
thou shalt not desire thy neyghbours
goods, & yet whosoever ledeth his mony
for

Iohn 13.

Iohannis 15.

1. Iohan. 2.

5. Matth.

1. Timoth. 1.

Exod. 20.

for gayne, doth steale, and desire the hys
 neighbour's goodes vnlawfullie. For
 what is vsury, otherwise the a fraudulēt
 & crafty stealing of an other mans goo-
 des, vnder y colour of law, against the
 owners wil? For I pray you, who doth
 willingly borrow to pay more then he re-
 ceived: or who is not craftely dealt with
 all, y is thus entrapped w vsury? For
 besides y god hath vtterly forbiddē such
 vsury, y same is also an extreme vndo-
 ing vnto y poore borrower, & the assured
 enriching of y couetous vsurer. But be-
 cause some mā may answer & say, why
 would they borrow the: they might haue
 chosen, & *volenti non fit iniuria*, y is, to y
 willing mā, no wrong is done. A pretie
 answer, as though no harme can be don
 to hym, that is willinge vppō necessity.
 to receue yt. Well, you shal heare what
 god sayeth expressely, aswell in the olde,
 as in the newe testament. In *Exodus* the
 xxij. If thou lende money to any of my
 people, that is poore by the, thou shalt
 not bee an vsurer vnto hym, neyther
 shalt thou oppresse hym with vsurye.

Exodus 22.

D. iij

In

A Discourse

Leuit. 25. In an other place, if thy brother be war-
en pooze, and fal into decay with the, re-
ceiue him as a stranger, or a soiozner, &
let hym lyue by the, and thou shalt take
no vsurie of hym, nor yet vantage, but
shalt feare thy god, that thy brother may
lyue with the, thou shalt not lende hym
thy money vpon vsurye, or lend him of
thy foode to haue an aduauntage by yt.

For I am the lorde youre god, whychē
broughte you out of the lande of Egypt,
to geue you the lande of Canaan, and
to bee youre god. The prophete kynge
Psalm. 15. David saythe. Lord who shall enter into
thy tabernacle : and amongst other
thinges he answereth thus : he that ge-
ueth not his money vpon vsury, and ta-
keth no rewarde againste the innocent.

Ezech. 18. And in the 18. of *Ezechiel*, it is thus. The
soule that sinneth shall dye, yf a man be
godly, and do that is equall and righte,
that taketh not other mens goodes by
violence, that parteth his meat with the
hungrie, that clotheth y naked, that len-
deth nothyng vpon vsurie, that taketh
nothing ouer, this is a righteous man,

hee

hee shal surely lyue saith the lord, but he that greueth the poore and nedye, that robbeth and spoyleth, that giueth not the debtoꝝ his pledge agayne, that lendeth vpon vsurie, and taketh moꝛeouer, shall this man liue: no, he shal not liue, seing he hath done all those abominations, he shall dye, and his blood shal bee vpon him. *Christ* saythe, giue vnto hym that asketh, and from hym that woulde boꝛrowe, turne not away thy face. Yea, lende saith *Christ* in an other place, loo- kinge foꝛ nothinge therby, oꝛ of the gayne.

Matth. 5.

Luc. 6.

Thus you see how manifeste y^e scriptures are againste all vsurie, and howe plainely the wordes are vttered, & with what great threats, because we shoulde be cleane & vndefiled persons in the sight of y^e lord. *Saint Hierome* saith there is no differēce, betwixt vsury, fraud & violent robbinge, as who shoulde saye, he that is an vsurer is a deceitful false man, an errant theefe, and an extreame extoꝛcioner, and at a worde, the worst man that is to be founde in a countrey, and therefoꝛe

*Hieronimus
epist. lib.*

A Discourse

August.

*Ambrosius
libro de bono
mortis.*

*Chrisosto. su-
per illud.
Math. 5. &
volenti mu-
tuare.*

foze saith he, lende vnto thy brother fre-
ly, and receaue that again whiche thou
hast lent, and seeke for nothing ouer &
aboue, for all ouerplus, or excesss aboue
the principal, is counted vsury. For as
saint *Augustyne* sayeth, an vsurer is the
said to be, when he doth demaund more
in mony or any other thing els, then he
hath deliuered. *S. Hierome* also sayethe,
that some do thinke vsury to be onely in
money, but let them well vnderstande,
that vsury is an ouerplus in any thing,
aboue that whiche was lent. As for exa-
ple. If a man do led vnto his neighbour
tenne bushels of corne in winter, to re-
ceiue at the next harvest fiftene bushels
for the same, thys is flat vsurye. Saint
Ambrose likewise, sayeth in the booke of
the goodnes of death. If any man take
vsury, he doth commit extorcion, ravin,
and pillage, and shall not lyue the lyfe:
as who should say, he shall dye therfore.
Saint *Ihon Chrisostome* saythe, that an vs-
urers moneye, is like to the bytinge of
the serpent *Aspis*, whiche with a swete
pleasant itch casteth a man into a sound
sleepe

slepe, and so he dieth ther vpon, without
 farther sense or feling. *Saint Augustin*
 saith, yf thou led thy mony to any body,
 & lokest for more, then thou hast lente, *Augustinus*
 not only of mony, but also of any other *psal. 36.*
 thing, bee yt corne, wyne, oyle, or anye
 thinge els whatsoeuer, thou art an vsur-
 rer, and herein to bee blamed and not to
 be allowed for it. Thus you see, that by
S. Augustines saynge, the very hope of
 gayne vpon mony lent, maketh a man
 to bee an vsurer. *S. Hierome* is of the sa- *Hieronimus*
 me minde in an other place, and wil not *in Ezech. c. 6.*
 that any thing shalbe taken, ouer & abo-
 ue the principal, saynge in thys wise.
 There bee some (saith hee) that thinke vs-
 sury to bee only in mony, which thinge,
 the scripture foreseeinge, doth forbidde
 all excesse or ouerplus, that a man must
 not receiue more, then he hath layd out.
 Some will take for the lone of their mo-
 ny, small rewards of diuers sorts, thin-
 king y therby they do not commit vsury,
 not vnderstanding y the scripture calleth
 vsury, al y is ouer & aboue, if a mā recey-
 ue more again thē he did led at the first.

Sainte

A Discourse

ry, but wholly and utterly forbid it as a
most wicked & detestable syn, according
Roma. 2. to the sayinge of S. Paule. Man muste
not doe any euill, that good may come
therof. And wherof commeth thys foule
vsury: for sooth of couetousnes, whiche

Timoth. 6. as S. Paule saith, is the roote of al mis-
chefe. For they that seke welth grede-
ly, as it is in y same place, do fal into tē-
tacion, & into snare of the deuil, and in-
to diuers folishe & wicked lustes, which
driue men to destructiō: & therfore some
seekyng mony greedely, haue erred frō
the faith, & haue filled themselves with
great sorowes, & much pensiuenes. Alas
what goodnes can bee in them, that are
couetous, who haue made money their
Paul Ephes. 5. god, & comitted therewith idolatry, as S.
Paule saith in an other place. What

mind can he haue of heavenly thinges,
y is wholly drouned in wordly desires, &
will sell hys soule for money: Surely y
couetous man, hath none other minde
in the worlde, but of hys mony, and hys
care to come by it is so great, that he rec-
keth not how he haue it, either by hooke
or by

or by crooke. Farewel honesty, farewel
 truth, farewell the feare of god, and all
 goodnes, wher a couetous man lyueth.
 Mark I pray you, to how many things
 the couetous man is compared. First he
 is like Well, that is neuer satisfied. Next
 he is likened to death, that deuoureth
 all things, the to the Sea, y neuer swell-
 lith the more, although all the other ry-
 uers and fluddes do runne into it, after
 y, hee is ressembled to a dog, that lying
 in an heymowe, will neyther eate heye
 hymselfe, nor yet suffre other cattell to
 eat by hym: to a Moul, that casteth earth
 vpon hymself, to a spyder, that is entan-
 gled in his own copwebb, & last of all, he
 is copared to a sack, y hath no bottō, that
 put in it whatsoeuer you wil, y same stil
 goeth out straight wayes, & is neuer fil-
 led. So y to gether al these together, & to
 lap the vpon rōnde in one bñdle, you shall
 here, y a couetous mā is hel vnsaciabie,
 y sea ragig, a cur dog, a blind moul, a be-
 nemus spider, & a bottōles sacke, where
 by you may be well assured, y the dyuell
 dwelleth tabernacled in such a mōstre.

The

Cupidus

A Discourse

Exod. 28.

The scripture doth merueilously speake
against couetousnes in diuers places. In
Exodus it is witten. Let them be altoge
ther voide from couetousnes, that beare
rule ouer others: for surely where coue
tousnes raigneth, there cannot bee any
Justice ministred. And therefore god de
fend this realme from couetous magis
trates, and gredy gouernours. In the

Proverb. 28.

Proverbs it is wittē. He that hasteneth
to be riche, cānot be honest. And I pray
you who maketh greater hast to aduāce
his welth, then the couetous vsurer: or
who commeth to infynite riches more
easely, thē the vsurer: And yet the more
he hath, the more he desireth, whose gre
dye harte is very hell mouthe as I sayd
befoze, that wil neuer be fylled. But see
what foloweth of thys. He that heapeth
to hym selfe vniustly, dothe gather hys
goods for an other manne, often times
a meere stranger to him, yea and some
times hys deadly enemy: so that wth hys
euell gottē goods, an other man, eyther
stranger to him, or els his foe, shalbe
mightely enriched by him much against
hys

Eccles. 14.

his will, yea he shalbee vsed like vnto a
 sponge, which when it is ful of water,
 is pressed & wrounge in suche sorte, that
 the water goeth cleane out: Euen so
 shall the ryche man bee stripped out of
 all that he hath, to pleasure many times
 his enemye therewithall, to hys greate
 harte greife, and be made as bare & na-
 ked, as euer he was borne. Therefore
 god by his prophet denounceth, wo vn-
 to suche riche carles, saying, wo be vnto
 you that ioyne house to house, and lande
 to lande, euen vnto the very boundes of
 the place. Do you thinke to dwell alone
 vpon the earthe? Wo bee to thee that
 proulest & takest prayes, for thou shalt
 be bereft of all that thou hast. Wo bee
 to you ryche folke, that haue your onely
 ioye and comfort here vpon earth. Loke
 well to your selues therefore, & eschewe
 couetousnes, for no mans lyfe (sayeth
 Chz:ste) is in the abundance of that hee
 hath. And herken what saint Paule
 sayeth, no whozemonger, no vncleane
 person, no couetous man, who is a wor-
 shipper of Images shall enter into the
 C.i. kingdom

Esa. 5. 33.

Luc. 6.

Eph. 5.

A Discourse

Math. 19.

Iacob. 5.

Genes. 19.

1. Reg. 15.

Luc. 16.

A. 1.

kingdome of heauen. Christ also sayth, my children, howe harde a matter is it for those, that put their trust in money, to come to heauen. It is more easie for a camell to go throughe a needles eye, then for a couetous man to enter into heauen. Therefore go on you ryche men, as saint James sayth, weepe and bewaile your miseries, whiche shall fall vpon you and your riches. The Sodomites were wholye destroyed for theyre couetous and filthy lyues. Couetousnes was the destruction of Saule, for the scripture saith, he more esteemed spoyle and raupn, then the word of god. The richeman that fared deintily euery day, was buried in hell. Judas had the rewarde of his couetousnes, for he hanging him selfe did brast in the middest. Diogenes seeing Anarimines seruants carying great stoz of silver vessell, asked whose plate that was, whiche they caried, and hearing that it was Anarimines their masters plate, who was a verpe riche couetouse snudge, he sayde thus merply vnto the: Is it not a shame felowes

felowes for your master to haue so many things alone to himselfe, & hath not yet himselfe: meaning that a couetouse man is rather had of his money, then hath any money of his owne, beyng as though it were seruaunt and bond slaue to his gotten goods, and hydde treasure. Examples be infinite, aswell prophane as holy. And marke wel in what comon wealth that couetousnes once entered, the same did not long continue after: as by the Romayne state it dothe most euidently appeare. And therefore saith Pordidius a Romaine (as Tully maketh reporte, who saith, that in all men bearing office, & publique charge, the least suspicion of couetousnes ought to be eschewd) would god (qd he) it had bene my fortune then to haue bene, and in that tyme borne, when the Romaines began first to take brybes, surely I would not haue suffered them long to haue borne rule. His meaning was, that he would haue outbidden them all, and gott gouernement with money: a couetous man no doubt, & ambitious,

E.g. out

Maximus
sermo. 12.

Cicer. offic. 2.

A Discourse

out of measure. But *Scipio Africanus*,
and *Paulus Aemilius* being mightie ma-
gistrates, and the worthiest captaines,
and rulers, that euer were, eyther be-
fore or synce, had cleane, and vncorrupt-
ed handes, and aswell were they conti-
nent as abstinent, bearing them selues
moderatly in all their affaires, and for-
bearing to wrong or iniurye any body.
God graunt therfore, that all men, but
especially rulers, be voyde from coue-
tousnes. For as *Apollo Pythius* sayde
by oracle that *Sparta*, otherwyle called
Lacedemon, should not perishe and be
vtterly destroyed by anye thing moze,
than by couetousnes, so I pray god most
hartely, that the same be not a progno-
stication for *Englande*, where such hor-
rible couetousnes raygneth, as neuer
was knowen, eyther in *Grece* lande, or
in *Italie*. And of thys couetousnes, vsu-
rie springeth, as doughter and heire to
so fylthy a mother. And what shall a mā
looke for any other thinge els, but con-
fusion, & vtter destruction, when lawes
are holden for lustes, priuate comoditie
better

better esteemed then the comon wealth,
 pooze men euery where neglected, and
 god eyther not remembred, whiche ys
 euill, or els wholly contempned and des-
 pyled, whych is worse, for how can it be
 otherwise, when men haue no regarde
 of sinne, and feeding them selues wyth
 their owne humors, do think that what
 soeuer they do is well done, be it neuer
 so farre from god, and all godlinesse,
 alacke the pitie therfore, when our
 blyndnes & wilfulnes are suche. Some
 forsooth, to colour their doynges, wyll
 not lende money, but wares, and so of
 purpose will set their wares at an hygh
 pryce, in consideraciō of tyme, demaun-
 dyng great gayne for the tyme onelye,
 whereas if eyther they solde their wares
 then, or kept them neuer so long, they
 could neuer haue so much money of a-
 ny man, to be commonly solde betwixte
 merchant & merchant. But god sayth, if *Exod. 22.*
 thou lende money, wyne, oyle, cozne, or
 any thing els, thou shalt not take anye
 tot moze, then thou hast lent, in respecte
 of tyme, but so much onely, as thou hast
 lent,

C. iij.

A Discourse

lent, and no more in anye wyse. And what do these men meane, that seinge the worde of god so expressely agaynste them, forbiddynge, and condempnyng it in suche sorte, as daylye they maye reade, see, and heare, will so wilfullve offende agaynste hys holye lawe: will any man thynk hym a man of god, that haupnge stolne often, delyteth styll to steale, and thinketh no goods well gotten, that are not stolne, or robbed from other? Or is that man worthe to lyue emongest men, that wittynglye murdereth hys deare brother, for whome Christe hath shed hys moste precious blood, and delyteth still so to doe, heaping murther vpon murther: Assuredly, the vsurer is none other, but a theefe and a murtherer of his euen christian, and aswell worthe to dye the death, as anye other offendor whatsoeuer. There is no penaltie of death agaynste the aduouterer, no more then agaynste the vsurer, and therefore they both do more abounde, then eyther theefes or murderers. Wherby this is a manifest reason that

that the wicked men of thys worlde,
 feare moze penall statutes, and positue
 lawes of princes, then the lawe of god,
 wherein they shewe them selues to bee
 of this worlde, and to haue no regarde
 of the worlde to come. And further I
 may saye, and iustifie it also, that suche
 are they whome god hath forsaken, the
 reprobate I meane, and cursed people,
 ordeyned for the Diuell and his angels
 to be tormented in hell fier for euer, for
 what can be worse, then the vserer, who
 is without all loue & charitie, and hath
 no pitie of his neighbour, in what mis-
 rye or want so euer he bee. The poore
 may sterue, and dye in the streets, for
 anye mercye or charitie that they wpll
 shewe, whereas, if they were of god,
 they should remeber the poore & needy,
 & not only to lend freely, but also geeue
 almose frankly. For as S. John sayth: *1. Ioan. epist. 3*
 who soeuer hath this worldes good, and
 seeth his brother haue neede, & shutteth
 vp his cōpassion frō him, how dwelleth
 the loue of god in him. Again it is writ-
 ten in Tobias: geeue almose of thy goods *Tobias. 4.*

A Discourse

turne neuer thy face away frō y poore,
& so shall it come to passe, that the face of
the lord shall not turne away frō the. Be
mercifull after thy power: yf thou haue
much, geue plentiously, if thou haue lit-
tle, do thy diligēce gladly to geue of that
little, for so gatherest y thy selfe a good
reward in the daye of necessitie, for al-
mose delyuereth from deth, and suffe-
reth not the soule to come in darkenes.
A great comferte is almose befoze god,
vnto all them that do it. Of thine own
goods saith hee, not of goods euil got-
ten, neyther by extorcion, theft or vsu-
rye, but of suche goods, as thou haste
iustly gotten, by sweate of thy browes,
or by anye other lawfull industrie. And
in the lawe of Moyses, god sayth, when
one of thy brethren among you is war-
en poore, in any of the cities within thy
lande, whyche the lord thy god geueth
thee, see thou harden not thyne harte,
nor shutt thy hande from thy poore bro-
ther, but open thy hande vnto hym, and
lend hym sufficient for his neede, which
he hath, and let it not greue thyne harte
to

Deut. 15

to geue, because that for that thyng, the
 lorde thy god shall blesse thee in all thy
 workes, and in all that thou puttest thy
 hande to, for the lande shall neuer bee
 without pooze, wherefore I commaund
 thee saying, open thyne hande vnto thy
 brother that is needye and pooze in thy
 lande. Yet all this notwithstandinge
 the vserer is as deafe as a dooze nayle,
 as blynde as a bittle, and as harde har-
 ted as a flynt stone, whose mynde, god
 for his great mercye soften. The inha-
 bitantes of *Asia, Macedonia, & Corinthia*,
 as the apostle sheweth of them, in hys *1. Corinth. 16.*
 epistle to the Romaynes and Corinthi- *2. Corinth. 8.*
 ans, were not harde harted, towarde *9. Rom. 15.*
 their brethren. The apostles them sel-
 ues, beyng the true disciples of god, ex-
 pressely willed in all their churches and
 congregacions, that the pooze shoulde
 alwayes bee remembred, yea, and did *Act. 6.*
 sende of that pooze substance they had,
 some portion to the pooze brethren that *Act. 11.*
 were in *Iudaa*. Wee do reade in the old
 testament a notable example of that fa-
 mous and worthy capytayne *Nehemias*,
 who

A Discourse

*Nehemias li.
2. Esdras. ca. 5*

who seeinge the people of Israell, for want and neede to runne vppon vsury, to pawne their landes and goodds, and so to paye excessyuelly, after they had returned from their captiuitie in *Babylonia*, called the magistrates and gouernours before him, and rebuked them very sharpely, that they exacted tribute vpon theyr poore brethren. And therefore he commaunded, that there shoulde be landes, vyneyardes, orchardes of olyues, and also houses allotted vnto them, wythout paying any vsurie at al, for that they were wont to paye the hundredeth parte of their landes and goodds euery moneth, in the name of tribute, to maynteine the wages and salaries of their chiefe gouernours & magistrates, whych paymentes *Nehemias* did vtterly abrogate, because he sawe the people were verie poore, and therefore saythe he these woordes vnto them. It ys not good that ye do, ought ye not to walke in the feare of god, because of y^e rebuke of the heathen our enemies? And my brethren, and my seruauntes haue lent them

them money and corne : but as for vsurie, let vs leaue it. Suche shoulde princes and magistrates bee, suche shoulde landelordes and greate possessioners shewe them selues to the pooze and needy tenaunts, when they are ouercharged wyth excessyue enhaunced rentes.

The wyse man sayeth: Water quen-
cheth fyre, & mercie reconcileth synnes, *Eccles. 3. 6*
god hath respect vnto him that is thank-
full, he thynketh vppon hym agaynst
the tyme to come, so that when he fal-
leth, he shall fynde a strong holde. And
therefore it followeth: My sonne, de-
fraude not the pooze of hys almose, and
turne not awaye thyne eyes from hym
that hath neede: despyse not an hungry
soule, and despye not the pooze in his ne-
cessitie, greue not the harte of him that
is helpelesse, and withdraue not thy
gyfte from the needefull. Refuse not
the prayer of one that is in trouble, and
turne not away thy face from y^e needy,
cast not thyne eyes asyde fro the pooze,
that thou geue him not occasiō to speake
euil of the, for if he cōplain of the in the
bitternes

A Discourse

Proverb. 28.

Psal. 41.

Esa. 58.

Math. 6.

bitternes of his soule, his prayer shalbe hearde, euen he that made him shal here hym. In the prouerbes of Salomon, thus it is wrytten: Hee that geueth to the pooze shal not want, but hee that turneth away his eyes frome such as be in necessitie, shall suffer great pouertye hym selfe, and therfore the prophet Dauid saith: Blessed is hee that considereth the pooze, the lord shall deliuer him in the time of trouble. Clap the prophet exhorteth all men to do charitie, and to geue almose, sayinge in this wyse. It pleaseth not me, til thou breake thy bred to the hungry, and bring the pooze fatherlesse home to thy house, when thou seest the naked, that thou couer him, & hyde not thy face from thyne own flesh. It is wrytten also, in the gospell of saint Mathewe: See ye gather not treasure vpon earth, where rust and mothes corrupte, & where theeuës breake throughe and steale, but gather thy treasure together in heauen, where neyther rust nor mothes corrupt, and where theeuës neither breake in, nor yet steale, for where
soeuer

soeuer your treasure is, there will bee
 your harte also. And in Luke also hee
 saith: Sell that ye haue, and geue al- *Luc. 12,*
 mose, & make you bagges whiche ware
 not olde, and treasure that fayleth not
 in heauen, where no theefe commeth,
 neyther mothe corrupteth. But what
 will you haue of thornes, other then
 thornes? doe you thynke to gather *Math. 7.*
 figges of thistles, or grapes vpon bram-
 bles: suche as the tree is, such will the
 fruite be. Besides this, the vsurer is the
 ydlest man that lyueth, for he doth no-
 thing, and yet gayneth all thinges, con-
 trary to saint Paules saying: who wil- *Paul. 2. Eph. 3*
 leth that none should eate, that doth not
 labour. And these fellowes do not one-
 ly eate, but they out eat all men, and
 geate the diuell and all to them, wyth-
 out cause, or any maner of reason in the
 worlde. Moreover, they are so vnnier-
 cifull couetouse, that they mynde no-
 thyng in the world, but onely money,
 and therefore cannot talke willynglye
 of any other matter, but of setting forth
 theire money for gayne, and desyringe
 still

A Discourse

Still that others maye want, that theyre
gayne maye be the greater, for conscy-
ence they haue none, no more then
dogges. And better for a good mea-
nyng man, to bee cast headlonge into
prison, & there to bee fast cheyned with
irons, then to come into their bondes:
for a man being imprisoned, maye by
some one meanes or other, gett out,
but beyng once in the vsurers danger,
it is not possible to gete out, but still hee
is assured to bee in, more and more, like
as a birde, beyng taken wyth lyme
twigges, the more shee struggleth to
gett out, the more shee is lymed and
entangled fast, so the poore man, the
more he dealeth wyth vsurie, the more
he is wrapped in Darbys bandes, as
they saye, and at lengthe vtterlye vn-
done. And thys ys the occasion of dy-
uerse bankruptes, of manye decayed
gentlemen, that are compelled for lytle
to sell their landes awayne, and of a
number of honest occupiers, that by
those meanes are vtterlye vndone, bothe
they, their wyues, and their chyldren.

I do knowe, there bee other meanes
that bringes manye a man to pouertye,
as namelpe, excessiue fare, gorgeous
apparell, keepynge of ouer manye ser-
uauntes, playinge at dyce and cardes,
hauntyng of harlottes, and vnnecessa-
rye liberalitie, more vsed in England,
then elswhere. And yet will I saye, all
these sett togeether, haue not more har-
med some men, and the moste of men,
then thys filthye vsurie hath doone.
And my reason ys thys: A man taketh
vpp a thousande poundes at one tyme,
and payeth for the same, twentye, thyr-
tye, naye shal I saye fourtie, in the hun-
dred sometymes, and stil runneth vpon
vsurie, by the space of fve or sixe yeres,
yea, perhappes tenne yeres, payinge
vsurie vppon vsurie, whych after twen-
tie ponde in the hundreth pound, com-
meth to two thousand ponde, after ten
yeres, wyth the principall, and so four-
tie in the hundred, amounteth to fower
thousand ponde in tenne yeres, wyth
the principall, nowe this borrower tri-
umpheth for a tyme, but when he shall
come

A Discourse

come to paye the principall, and the vsu-
rie vppon vsurie, then he feeleth there-
vpon suche a smarte, that he is wzoung
to the bones. And then forsooth alwaye
goeth hys lande, and all that euer hee
hath, to master vsurer. I knowe a gen-
tleman bozne to five hundzed pounde
lande, and entring into vsurie vppon
patvne of his lande, did neuer receyue
aboue a thousad pound of nete money,
and within certeyne yeres, ronnyng
stil vpon vsurie, and double vsurie, and
vsurie vpon vsurie: the merchantes ter-
myng it vsance and double vsance, by a
more clenly name, he did owe to ma-
ster vsurer five thousand pound eat the
last, bozowynge but one thousand poude
at first, so that his land was clean gone,
beynge five hundzeth poundes inhery-
tance, for one thousande pound in mo-
ney, and the vsurie of the same money,
for so fewe yeres, and the man nowe
beggeth. I will not saye, but this gen-
tleman was an vnthrift dyuers waies,
in good cheere, naye in euill cheere, I
may call it, in wearing gaye and costly
appa

apparell, in roystynge wyth many ser-
uauntes mo then needed, and wyth
mustrynge in monstrous greate houle,
in hauntynge euill compaigne, and las-
shynge out sondlye and wastfullye at
cardes and dyce, as tyme serued. And
yet I do saye, he losse more by the vsu-
rer, then hee did by all those vnthriftye
meanes: for his bayne expences was
not much more, then a thousand pound,
because hee had no more: whereas the
vsurer had not only his thousand pounde
agayne, but fower tymes more, whyche
is fife thousande pounde in the whole, &
for want of this payement the fife hun-
dred pounde land was wholy his. And
this gayne onlye he had for tyme. They
saye tyme is precious. Hee may well
saye, tyme was precious to hym, that
payed so deere for it, or rather the vsu-
rer maye saye, that tyme was verye
precious to hym that tooke so muche
vnto hym. Nowe lorde god, what a
straunge thinge is this, that god suffer-
ing the sunne to shyne vpon vs freely,
and the ayre to bee comon to all, as well

A Discourse

poore as ryche, wythout anye gayne taking, that we not considering so liberal a goodnes of god, should so farre be fro charitie, that we will sell tyme & ayze so deere, hauing it of god so freely. Assuredly suche caterpillers vpon earth, are accursed of god aboue, because they haue no property of god in them belowe. For god geueth power for y sunne to shyne, sendeth rayne in due season, appointeth the starres to keepe their courses, and al for the behoofe and benefit of man: and man onely, I meane the vsurer, is enemye both to god & man, and will in nothinge folowe, neyther the example of god, nor yet his blessed commaundement, nor feare his bitter threates, nor yelde to anye lawe. Therefore I say stil, vsurers be diuels and no men, traitors to their creator, disloyall members to his commaundements, captiues to their kynde, rebelles to their countrey, and enemies to their owne soules. But you will saye, all vsurers be not of one sort, some take lesse, and some take more. In dede (I speake by wordly respect) I maye
saye

saye with the philosopher, there are degrees of comparison in some sinne, and yet I must saye, he that taketh ouer and aboue that he lendeth, is an vsurer, and so a synner befoze god: as he that stealeth but a penny by the hygh waye, is a theefe aswell as he that stealeth an hundred pound, & worthy to be haged therfoze, although the losse is not so greate to the owner, but that is no matter, the entent & euill mynde is all one. And so the vsurer that taketh lesse, because hee woulde seeme honest, shall go to the diuell, because he hath wittinglye sinned against god, aswell as the other that taketh moze, for that the law sayeth plainly, thou shalt not take any thyng, ouer & aboue that thou hast lent. And he shall dye the death aswell, he that hath killed one man, as he that hath killed twenty, because the lawe sayeth: thou shalt not kyll. Lykelysse he that offendeth wyth one marped woman, and that but ones, is aswell an aduouterer, as that man is, that hath offended dyuerse tymes with many, because the lawe sayth, thou shalt

Exod. 20.

J. v.

not

A Discourse

not comytt aduouterie, whiche is then
comitted, when any one man offendeth
with another mans wife. Lesse takings
excuseth no man, when god forbiddeth
all maner of takyng. And often tymes,
he that taketh lesse, woulde haue more,
if he coulde gett it. I must not be wyser
then the holy ghoſte, and therfore, what
ſoeuer I do fynde there, I will folowe it
playnly, wythout any addyng or dimi-
niſhing. And ſo, where Chriſte willeth
vs not to looke for anye gayne at all,
what gayne ſhoulde we haue? Let len-
dyng be a lending, as it ſhoulde be, that
is to ſaye, free, ſimple, and for charities
ſake, and as the nature of lendynge is,
wythout anye thinge at all, more then
the principall: for if I do take more, I
do not lende, as I am commaunded,
but I do contract, & bargayne for myne
owne couetouſe gayne onely, contrarve
to gods good will, & commaundement,
and agaynſt all lawe. Ezechiell ſayth, if
I do take any thing ouer and aboue my
lone, I ſhall not liue the lyfe, but dye.
Therefore I woulde wiſhe all men, to
take

Ezechiell, 18.

take good heede, what they do, and not to flatter them selues wyth bayne gloses, and imaginations, as though they mought in some case, & in some respects take an ouerplus, with a clere consciēce. I for my parte, woulde not take a peny more then I did lende, for all the goods in the worlde. For I knowe there is no meane in this vyce, more then there is in murder, thefte, or whozedom. And therefore I saye, and maintayne it constantlye, that all lendyng in respecte of tyme, for any gaine, be it neuer so litle, is vsurie, and so, wickednes before god and man, and a damnable deede in it selfe: because wee are commaunded to lende freely, and to looke for nothinge ouer, and aboue that we lend. But as I sayed before, this vsurie is the daughter of couetousnes, a monstrous daughter I say, of an horrible fowle foster dame. Seneca saith wisely, *Avarus nil recte facit, nisi cum moritur*. The couetous man doth nothing well, but when he dyeth, whyche sentence may moste aptlye besaide of the wretched vsurer, who in his

A Discourse

lyfe time, is the cause of all hurte, for by leauyng his goods behynde, there maye some good come by hys death, when his wealth is dispearsed abroade amongest others, and hys vnnmercifull dealing brought to an ende. Wee do all feare the plague merueylously, and desire, that bothe citie and countrey may be cleane rid of it, and yet what a blesse were it to thys whole realme, if in one yere, there were an vniuersall murren of all the vsurers in England. Murren quod one, why that is a death proper to beastes. Alacke good man, I haue sayled in my Rhetoricke, and yet I praye you, what are these vsurers other then beastes? for they liue lyke beastes, and dye like beastes, and why shoulde I not wythe vnto suche brute carons a caronious death, meete to theire condicion, since they will not repent and amende their sinfull lyuing, by no warning nor threating of man nor god, that can be deuysed.

To lende freely is a kynde of liberalitie & bountifulnes, when a man depa-
ret

teth from his owne, to helpe his neighbours want, wythout any hope of lucre or gayne at all, for he is benefitted, that borroweth, and feeleth greate comforte in his great neede, wheras lending for gayne, is a chiefe branch of couetousnes & makes him, that before might haue ben counted bountifull, to be now reckoned a greedy gayner for him selfe, seeking his own welfare vpon good assurance, without any care at all what becometh of his neighbour, gnawing him vnmmercifully, to satisfie his own wretched & most greedy hunger, directly turningge a moste beuotifull vertue, into a most filthy abominable vyce. Vea vsurie is a manifest & voluntarie knowen thefte, which men do vse knowinglye & wyttingly, for eyther they think they do euill, & forbear it neuer a whit, or (that which is worst of all) they thinke they do well, and so by oft vsing of this filthines, do lull them selues in sinne without anye sence or feeling of theyr moste wretched wyckednesse, and horryble dealynge.

A Discourse

Christ for his bitter passion be merciful
vnto vs, and geue vs his feare, that we
may liue after his lawe, and folowe his
holye will, for surely, as we lyue now,
eyther the byble is not gods worde, or
els we are not of god, such contrarietie
is betwene our lyues, and our lessons.

Exodus 20

The scripture commaundeth, thou shalt
not steale, thou shalt not kyll, thou shalt
not commytt aduoutery, thou shalt not
beare false witnesse, thou shalt not lend
out thy money for gayne, to take any
thing for the lone of it, and yet we doe
all these thinges, as though there were
neyther scripture, that forbade vs, nor
heauen for vs to desyre, nor hell to es-
chewe, nor god to honoz, nor diuell to
dread. And this laste horrible offence,
which I count greater, or as great, as
any of the rest, is so common emongest
vs, that wee haue no sense to take yt
for synne, but count it lawfull bargai-
nyng, and iudge them goodlye wyse
men, that haupnge greate masses of
money by them, will neuer aduenture
anye iott thereof in lawfull occupying,
eyther

eyther to carrye out our plentye, or to
brynge in our want, as good merchants
vse, and ought to doe, but lyuinge idle
at home, will sett out their money for
profite, and so carych them selues wyth
the labour and trauayle of others, be-
ing the selues none other, then vzoanes
that sucke the honney, whych other
paynefull Bees gather wyth their con-
tynuall trauayle of dyuers flowers in
euerie fielde. And whether these men
be profitable, or tollerable to a common
weale, or no, I reporte me to you: Be-
sydes that, god doth vtterlye forbidd
them, whose commaundement ought to
bee obeyed, yf we be Christians, and of
god, as we professe to be. And therefore
for my parte, I will wyshe some penall
lawe of death to be made, against those
vsurers, aswell as agaynst theefes or
murtherers, for that they deserue death
much more then suche men doe, for
these vsurers destroye and deuour vp,
not only whole families, but also whole
countreys, and bryng all folke to beg-
gerie, that haue to do wyth them. And
there

A Discourse

therefore are muche worse then theefes
or murtherers, because theire offence
hurteth more vniuersallie, and tou-
cheth a greater number, the one offen-
dyng for neede, and thother vpon wil-
fulnesse, and that whych is woorst, vn-
der the coloure of frendshippe, mennes
throtes are cutt, and the dooers coun-
ted for honest and wyle men amongst
others that haue so vngodlye geathered
goods together. What is the matter
that Iewes are so vniuersallie hated
wheresoeuer they come? For soothe,
vsurie is one of the chief causes, for they
robbe all men that deale with them, and
vndoe them in the ende. And for thys
cause, they were hated in England, and
so banysheed worthele, wyth whome I
woulde wyshe all these Englishemen
were sent, that lende their money or o-
ther goods whatsoeuer for gayne, for I
take them to be no better then Iewes.
Nay, shall I saye: they are worse then
Iewes, for go whither you wil through
out Christendom, and deale with them,
and you shall haue vnder tenne in the
hundred,

hundred, yea ſometimes for ſire at their handes, whereas engliſhe uſurers ex-
 ceede all goddes mercye, and will take
 they care not howe muche, wythout re-
 ſpecte had to the partye that borroweth,
 what loſſe, daunger, or hinderaunce ſo-
 ever the borrower ſuſteyneth. And howe
 can theſe men be of god, that are ſo farr
 from charitie, that care not howe they
 get goods ſo they may haue them.

O lord haue mercy vpon vs, and deale
 not with vs accordyng to our manyfold
 wickednes, neyther rewarde vs accor-
 dyng to our iniquities. Great are our
 ſinnes that wee haue committed & more
 in number then are the ſandes vpon the
 ſea ſhores. Worde, if thou narrowly
 marke our naughtines and wicked do-
 ings, who ſhalbee able to ſtande before
 thee in iudgement? but thou lord arte
 mercyfull, and wilt forgeue them that
 call vpon thee in faith wyth a repentant
 mynde, whiche god graunt vnto vs all
 for his deere ſonnes ſake Jeſus Chriſt,
 to whome with the father and the holye
 ghoſt be al honoz & glozy for euer & euer
 Amen.

Lawyer.

A Discourse

Lawyer. Euerye man in his facultie, I see well, ought first to bee hearde. You haue sayde muche, and verie godlye, but whether politiquelye, and altogether aptly, I cannot constantlye affirme, for that I see all comon weales in the Christian worlde, are gouerned otherwyle then you preache. And therefore I must thinke you take the scriptures amysse, and do not expound them accordyng to the very meanyng of the holy ghost. And I tell you playne, it is not in you preachers to iudge preceptlie what vsurie is. For as diuynes cannot tell what hearb is best for euery disease, but the phisicians that are best practised, and acquaynted therewith: so it ys not in simple diuines to saye, what contract is lawfull, and what is not, but in skilfull lawyers to shewe, and in wyse magistrates to determyne the truth, and ryght hereof. And such contractes, as the lawes do allowe for lawfull, a good man may vse the same wylth a safe conscience. And publique lawes, made accordyng to good reason, and iustyce, are

are the ordinaunces of god, and the magistrate is the minister of god, to a good man, for good. I graunt you maye preache generallye agaynst it, as you doe, but to saye perticularlye, and precyselye, what it is, is not wythin the compasse of your profession. Those haue best skill in these matters, that are iudges, to heare the facte done, and by circumstance to consider thereof, accordynge to theire learnynge, and as cases haue bene ruled heretofore in the lyke contractes, and bargaynes, so to ende matters, as you master doctor can best tell. You preachers do heare things a farre of, but you neuer sit in iudgement of suche matters, neyther it is incident to your callynge: for a preacher and a iudge, are two distincte officers, and of the two, the iudges offyce is the harder to discharge, & moze intricate, because of the diuersitie of allegations, and reasons, whyche he must heare, weygh, and consider depelye, and so resolve vpon them, accordynge to the truthe of the matter, alleaged & proued,

and

A Discourse

& as y^e law doth direct him. *Gromel gayner*
I was almost perswaded, neuer to lend
money or wares agayne for interest,
but I will heare farther befoze I geue
vp, because it maye bee, there is some
shifte to saue a mans conscience wyth
all. And the rather I doe beleue it, be-
cause I do here you somewhat begynne
to contrary him. *Ockerfoe*. Deceiue not
your selfe, neyther yet be you deceyued
of others. Calle your conscience to ac-
compt, and hearken to gods worde sim-
ply, and he will geue you grace to take
the best way. *Ciuiilian*. It were good, till
euery mā haue sayd his mynd at large,
that none shoulde by shorthe speache af-
firme any truth, but staye his determy-
nate sentence, till hee haue vttered hys
mynde at full, & therfore I would wishe
that you went through with your tale,
master temporal lawyer, and according
to your profession, say your mynd wout
direct condemning others. And I will
in my learninge, saye after you what I
can. *Lawyer*. Content with all my hart.
Preacher. Saye on I praye you in gods
name.

¶ The Lawyers oration.

As your professiō is diuinitie, so your whole sermon soundeth of god, and doth requyre so much of man, as man is not able to perfourme. Happy is he that coumeth nyghest, but assuredlye he neuer lyued, that either hath done, or can do, or shalbee able hereafter to doe that which you haue vttered. You begin with loue, and make loue the perfection of the lawe, and here you bring the commandment, that man must loue god aboue all thynges, & his neyghbour as him selfe. What man euer lyued, that did, or was able to perfourme this lawe? none surely, sayng Christe onely, and therefore, because of our impossibilitie, Christe came in fleashe in the fulnesse of tyme, to appease the wrathe of hys father for synne, and to satisfy the law, whyche els coulde neuer haue beens perfourmed, so that in Christe onely is our iustification, as I haue hearde you full often preache.

There

A Discourse

Therefore, whereas you saye, no man
shoulde lende for anye gayne, and that
all men shoulde lende freelye to them
that haue neede wythout anye respects
of profite, I do thynke you do deale o-
uer precyselye, and goe about to brynge
men to that straghtnes, as they neuer
were in, at anye tyme. For as I heare
some saye, vsurie is neuer hurtful, but
when it byteth, other wyse, it may be al-
lowed and suffered. For if I doe lende
money to hym, that hath neede, and can
proue that for wante of the same money
I haue susteyned greate losse, or if my
debtour do breake daye wyth me, when
I looke to haue it at the tyme apointed,
and so am endaungered to my neygh-
bour, for my necessarye payementes,
whyche of ryght he claimeth at y^e tyme:
it were good reason, that my debtour
beare my losse, rather then I should sus-
tain harme or danger for my good will.
And reason it is, y^e euery man haue his
own, or els it were better holding fast
to be sure, then to lend and lose all. For
whattoeuer you say of loue towards our
neig^h

neighbour, me thinketh no man should loue his neighbour better then him self, which they seeme to doe that lende to o^rther frely, and want them selues. And I haue hard say, that *Charitas incipit a se.* Charitie beginneth first at it selfe. And vse we not in common phrase to saye: Peare is my coat to my skinne, but my shirt is nerer. As who should say, I wil be a frend vnto my neyghbor, and help him so muche as I am able, but I wyll not so helpe him by S. Marie, as I will harme my selfe: which is not gods will that I shoulde doe. You haue heaped a number of scriptures together, alleaged doctoures, and brought forth the reasons, for y^e detestation of vsurie, wherein you haue done well, but better you shoulde haue done, in my mind, if you had weighed vsury more straightely by the rule of charitie, and not directly to call al those vsurers, that take any thing more then they haue lent, for so the case may falle oute, that he sinneth who hath borrowed, yf he will not make recompence: therefore in such cases, circumstances ought

C.i.

to be

A Discourse

to be considered, & so iudgment geuen
vpon y^e mater. Neither ought I to deale
with all men in one sorte, for as there be
three sortes of dealings amongst men,
that is, gift, bargaininge, and lending:
so are there three sorts of men, the stark
begger, the poore houshoulder, and the
rich merchant or getleman. To the first
I ought to geue freely, not onely to lend
freely, to the second I ought to lend, ei-
ther freely or mercifully, with the third
I may deale straightly, and aske myne
owne with gaine, as I take it, without
offence to god, or man: for when I deale
with him that maketh gaine of my mo-
ney with his trade and occuppyng, and
is well able to pay me againe, being en-
riched by my meanes cheefelye, whye
should not I in reason, haue part of his
aduauntage, when by my goods hee ys
growen riche: for be it that two, three,
or fower, be in consort, wherof two puts
forth their money, and the other twoe
vse their labour and industrye, for en-
creasynge the same money, by lawefull
trade, ys it not reasonne that these al-
though

though they be idle at home, who haue disburshed large sommes of money to aduenture freely with others should haue reasonable gayne with them: God forbide els. But you wil saye perhappes, this is no vsury. I cannot tell what you call vsurye, these menne doe lende and thother doe borrowe, and enter into good bandes, first to restore the principalle, and nexte to promise and couenante for such competent gaine, as they shalbe able to make and shewe vpon theyre accompte. It is no reason that euery manne shoulde be an occupier, or merchant aduenturer, a chopper, or a changer: but good it is that fewe deale for money, and then shall many thriue and not that euery bodye shoulde bee a doer for him selfe that scant one manne can liue for another. Therefore I think it good, that when a man hath iij. or iiij. thousand pounds lying by him, to geue some to the poore & needy beggers, and in lending freely to help the orphans, widows & strangers, & with y^e rest to make his owne certein gain for his aduācemēt

C.ij. amongst

A Discourse

amongest the riche occupiers & welthy
cobbes of the worlde. For surelye I am
of this minde, that where no bitinge is,
there is no vsurie, and where both par-
ties do gayne, ther ought to be conten-
tacion of mynd, and good agreement on
both parties. Some therbe that say, all
vsury is against nature, wheras I thik
cleane contrarie, for if vsurie weare a-
gainst nature, it should be vniuersallye
euell, but god hath said, y to a stranger
a man may put out his mony for vsury,
but if it had bene againste nature, god
would not haue graunted that libertie.
So that I take it to agree both with law
and nature, that I shoulde do good vn-
to him, that doth good vnto me, or els I
shoulde be vnthankfull, than which,
there cannot be a greater or more hor-
rible fault vpon earth, and rewards ge-
uen for good turnes done, or pleasures
receiued for benefites bestowed, are so
common, that who so offendith herein,
is pointed at and counted a churle, and
shall after want when he woulde haue.
Forcouer, who may not giue his owne
freely

freely, or what is he that wil not, or may not take any thing that is geuen: what is moze fre then gift: or what is he that will shew such discourtesy not to receiue a gift, when it is freely offered: & what other thing do they that seke to borrow money, but entreate mercifullye and offer frankelye for the time & vse of money. Mozeouer, it is not against the Roman lawes of the Emperours, but rather allowed, not onely suffered as you master doctor can best tell, by lawes of your Code and made by the Emperour Iustiniane, the best prince that euer lyued. Yea the cannon lawe it self seemeth to suffer it in the title of vsurye, as you knowe better than I can tell. Euen in gods lawe if I be not deceiued, vsury is not forbidden. For is it not in S. Lukes *Luke 19.* ghospell that god said, he would come & aske the money lent with the vsury, blaming him that did not put it fourth for gaine. And in Deuteronomic it is plain. *Deut: 24.* Thou shalt not lend to thy brother for gaine, but to a stranger. The common lawe of England is not against all vsury nei-

A Discourse

eye neither in suche sorte, and so precise lye, as you take vsurie. And Statutes there haue beene, that haue permitted vsurie, which I woulde they had contynued to auoide further euell, for (as we say) better it is to suffer a mischiefe, then an inconuenience. But to reason this matter further, yf I lende vnto a manne my plate for five or six monethes I may lawefullye take gaine onely for the lene, and no man will say black is mine eye, and yet if I doe take for money, by and by they will make an outcry and call men vsurers therefore, where at I meruaile greatly. For a man (as I take it) maye more benefite him selfe with an hundrede markes in money, then he canne do withe an other mans bason or ewer of an hundrede markes value. And yet lending of money is called vsurie, and lending of plate for gaine to haue the same plate againe is no vsurie at all. Yet further, if I lend one a thousand pounce in gold, for pompe sake onely to shewe at the banke (as they vse in Italpe and other countreis

countreis) or otherwise, to make some beleue they haue somuch of theire own, it ys not denied, but I maye receaue gaine for the same, hauinge my principall returned vnto mee in the same fourme and manner as I did lende it: and yet if I shoulde haue lent so muche mony of good wil, & suffred the partye to occupye the same for his own benefyt, restoringe vnto mee the value thereof withe some ouerplus or gayne, then by and by I shoulde bee called an vsurer. And what yf one I pray you be an occupyer, & wanting mony come to me, that am an occupier also, and desire to borrow largelye: if I bargaine with him to haue parte of his gayne, yf hee make anye, or otherwise doe couenaunt, that yf the lendynge of thys shall bee anye hynderaunce to my occuppyng, to gette some bargayne, whiche I shall perhappes mysse, and proue yt playnely, because my mony ys out of my hande: may not I in bothe these cases take vsurpe wythout daunger of the lawe, or offence to god: yes withoute doubt I maye.

C.iiij.

And

A Discourse

And yet to lend money simplie is counted vsury, wheras there is no man that lendith but susteineth losse, for the want of it, because he might better benefit himself by empolying it in diuers waies, then to suffer it to be in an other mans hands, besides the danger that maye happen, when a mans money is out of his own handes, for surer it cannot be, then in a mans own possession. Then alway with this precisnes on godes name, to make euery lending for gaine to be plaine vsurie and that on penie ouer is sinne before god, which neither I, nor yet master merchaunt here, can wel beleue fully, for I would haue althings weighed by reason in matters of contractes and bargaines, and not so to minse things, as though there weare no meane, for I do not take vsury to be, as whozedom or theft is. In these sinnes there is no meane to make any vertue, for he that offendith but once in whozedom, is an offendour, and he that stealeth neuer so little, is a theif, and neither of their doings in any respect, or by any circumstance

stance is or can be good, whereas the lending of money or other goods, for gain may be verie beneficiall vnto him that borroweth, as for example. A manne is bound to pay 300. li. at a certaine day, or els he loseth perhaps 40. li. good land, weare it not charitie and a good dede to helpe this man, that his lande shoulde not be losse for euer? and none offence neither, as I take it, to do a good turne, and to receiue an other. I wil go nerer. Be it ther were a great dearth of corne & I haue plenty lying by me, wear it not better for me charitably to lende corne, to the poore & neddy for their sustenance and relief, and so to receiue somewhat in gaine at the yeres end, then to suffer them to want and vtterly to perish? Of two euells, the lesse is to be preferred, & is, better it wear to lend for gaine, then to suffer my euen christian to dy for hunger. And if I be not deceiued, this is S. Agustines opinion, who allowethe of gaine in such time of necessitie, rather then the people shoulde sterue. Yea the Emperour Iustinians law is (as I am enfourmed

A Discourse

enformed) yf I lend one ten bushells of wheate, and the borrower of him selfe withoute any stipulation or bargayne made, doe barelye promise me twelue bushelles for the same at the next harueste, I maye lawfullye demaunde the same, and by action recouer it, if it bee denied me. And, as I vnderstand, there bee of your doctours who write vppon the canon lawe, that affirme the lesse euell to be chosen before the greater, yee, euen in that case of dearth and extreme famine. Therefore I am still of this mind, when none hath harme but both receiue benefites: there is none offence committed, but rather great goodnes vrsed. You talke much of charitie, you begin with loue: I would you weighed all causes aswell by the rule of charitie, & referred all thinges to charitie, by iudgment & discrecion, as you haue well spoken of charitie, & then this great talke needed not. For surely wher charity is not hindred, there is no vsury committed, such vsury onely beeing forbidden that breaketh charitie & decaiethe the loue of my neighbor

neighbour by extreame cutting & excessive taking. And who wil not be greued when he is overlaid with intollerable vsury, that, do what he can, ye trauaill he and trade he neuer so muche, the biting vsurie wil be lorde in the ende of all his gaines what soeuer. And this it is, that offendith god, whē the idle Epicure and licencious vsurer doth wholly gain, and the true dealing trader or occupier doth begge his breade in the end, notwithstanding his greate industry & iust dealing. Ye I say further, that neither theaft nor aduolwtry, nor yet murther wear to be couēted sinnes, if y rule of charity were not broken. For in all these hainous offences, charytie ys decayed, and therefore they are deadly synnes, and so ys vsury when it biteth and by that means breakithe charitpe: otherwoyse yt ys no vsurpe, if my neighbour feele no smart nor losse, nor yet ys hyndered therewith, for the end and fulfillynge of the lawe ys charytve. And where charytie is kepte, I say still, there ys no offence made, nor yet synne committed.

Now

A Discourse

Now therfore you must either proue e-
uery vsury, be it neuer so litle, to breake
charitie: or els I will saye still, y where
charitie is not broken (as I say it is not
when my neighbour feeleth no harme)
there is no offence comitted , befoze ey-
ther god or man . You haue saide verye
well against couetousnes , the roote of
all euell, and surely there cannot bee a
wozse man, then y couetous man, for he
maketh his money his god, and so com-
mitteth idolatry, as S. Paul saith. But
I will not say, that euery vsurer is a co-
uetous man, but onely the vnnmercifull
and cuttunge vsurer , y hath no loue nor
charitie in him in the world, and careth
not, whoe be vndone , so he may gaine.
This is hee that godd and man abhoz-
reth , that scripture and all lawes doe
and euer haue condempned , for mosse
wicked & abhominable. And mark wel
the place of Ezechiell the 18. chapter. and
especially the 22. and there you shall see
that the prophete doth expressely crye out
of couetousnes, after he hath condemp-
ned vsury, as who should say, that coue-
tousnes

tounes is the cheffest cause, of this horrible vsurpe, because it consumeth & vndoeth, as many as deale therewith, and yet what is he, that will saye, that he is vndon by his neyghboz, because he hath borrowed many hundred pounds of him, and hath paide ouer and aboue the principall, to his creditoz for euery hundred one peny by the yere: or who wil saye that such a creditour is a couetous man, or a biter, or an offendour of gods lawe & mans lawe that taketh for euery 100 £. but one selye peny. This is rather a Stoiks paradore, & an extrauagant imagination then any true assertion in doctrine, as I take it. Let vs go to the very word of vsury in the hebrue tong. It is calledde a bitinge, of this woorde Peſhech, whiche is nothinge else but a kind of bityng, as a dog vseth to bite or gnawe vpon a bone, so that he that biteth not, doth not comit vsury: for vsurie is none other thinge, than a bitinge, as I saide of the verpe Etimologie and proper nature of the woorde, otherwise it cannot be called Peſhech, as the Hebricians

A Discourse

hizicians say, and so call vsury of biting onely: And the Tigurine translation hath in Exodus. *Non inferes morsum fratri tuo*, Thou shalt not bite thy brother, where as other translations haue, *Non faceraberis fratri tuo*, Thou shalt not take vsury of thy brother: So that where y firste translation saithe, thou shalt not bite thy brother, and the other saith thou shalt not take vsury of thy brother: I take biting and vsury to be al one. The Grecians also call it τόχος, whiche is a birth or bozn creature (as I am enfourmed) for I haue searched to knowe this matter, althoughe I knowe neither hebrue, nor greke, nor latine neither very wel, but onlye do smatter of broken latine, as the most of vs lawiers doe, seeking not for anye deepe skill or sounde knowlege therein: and in latine it is called *fanus a fatu*, that is to say, of a birthe or bozne creature, likewise as the greke worde is. And I pray you what a pety babe is that, when an hundred poundes bringe fourth one single penye: I here say some call vsury a monstrous beaste because

because she bringeth the fooz the monsters
from time to time, by excessive encrease
of gayne: Alacke what a pretye mon-
ster is this or what biting, or what gain
can it be to any mans hurt, when one re-
ceiveth a single peny, or an halfe peny
or a farthinge, or the fourthe parte of a
farthing, or what you will, be it neuer
so little (for all is one to the deuines &
precise preachers) for the borrowinge of
an hundred pounds for a yere: for this
kinde of bytinge is noe greater harme
then is a flea bytinge, nor so much ney-
ther, and therfore not fit to be spoken of
now. God make al thinges straight and
vpight that are croked or awrye, and
then the truthe may bee knowne and fo-
lowed, as god hath expressely commaun-
ded with out this burdening and ouer-
charginge of mens consciences, & woun-
dinge them in such sort, y a man cannot
almost tel what to do. In dede I wil not
deny but that we oughte rather to geue
then to lende, and rather to lende frelye
then to demaunde gayne for lone: but
thys I saye, as I am not bound to geue
frankelye

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frankely to euery man that aske the, no
more am I bound to lend frely to euery
man, that woulde borrowe, but accor-
ding to the circumstances of time, par-
son, cause, place, and occasion, I maye
bestowe my goods and distribute suche
wealthe as god of his goodnes hath al-
lowed me to occupy, and geuen me leue
to vse, as the stewarde of his household,
and if some one man pay moderately o-
uer and aboue, for that whiche he hath
borrowed, I say it is no offence before
god, as I take it. And recompense is al-
lowed for benefites donne, saye what
you will, or at the leaste wyse, no man
ought to fare the worse for his well do-
inge, or to be a looser for his lending, e,
which many men shold do, if they were
not considered. You say you will not be
wyser then the holy ghost, I would not
wish you so to be, but rather I pray god
you might be half so wise, as the holye
ghoste is, for I beleue verelye, the holy
ghost neuer so ment, as you speake, or
else surely I must say that the worlde is
in a strange case. Yea I will say further
yf that

pf that weare true, the world could not be as it is, neyther coulde man liue, for what reason is it, that I shoulde lende freely to euery man a like: for whereas ther be three men come vnto me at one time, as I said before, the starke begger, the pooze houlholder, and the great rich merchant, or great landed gentleman, lord or knight, and al they three would haue money, or borrowe money of mee at one time, shall I vse them all a lyke, and in one sorte of charitie: I do thinke no reason, nor lawe of god, or man wil enforce me to it, and therefore I thinke you diuines, doe not well obserue circumstances, when youe will that the very bare letter shalbe plainely taken as it lieth, and in one sorte or manner to be applied to all men, without regarde of circumstance, degree, estate, or condition, of any one. what: not a penny of no man whatsoeyer he be: it is strange and without the compasse of my vnderstandinge, and surely in my conscience, without the meaning of the holy ghost, for if you will take all texts of the scrip-

H.i.

ture

A Discourse

ture so precisely, how aunswere you to this, *Omni patienti abs te dato*. Geue to e- uery man that asketh of thee. I pray you whoe euer did, or was able or thought it meete to geue to all that aske: For then whosoever goeth abroade, yf he carped neuer so much out with hym, hee might perhappes come home with an empty purse, if his disposition were knowen, and if hee did so from daye by daye by a certeine space, he might perhaps begge as fast of those in theend as they did begg of him at y beginning. Besides that, in geuing without discrecion, you shal oftentimes moze offend god in bestowing almes vpon some, then you shoulde doe in holding your handes, for that in geuinge to loyterers & vagabonds, whom you knowe not whether they haue nede or noe you do rather maintaine them in their idlenes, then benefit their pouerty, & offende god highly because you geue wout choise or iudgement, for whiche you shal aunswer another day. It is wri- ten in Saint Paule: Be alwaies glad & againe I say be gladd. And lykelypse it is in

*Paul. ad.
Philip. 4.*

is in Saint Luke. *Orate semper, praye al-* Luke. 18.

wayes. And what is he I pray you Sir,
that euer prayed alwaies, or what foole
is he, that woulde think he is bounde so
to do, and would indevour him selfe to be
alwaies pattering, & so throughe super-
sticion to be boide of religion: for surely
such fooles are in y^e excesse. And amongst
all people, none go nigher to this bany-
tie than doth the superstitious Portin-
gal, who is as farre from true religion,
as he is ful of this ouermuch supersticio
and fond worshipping of god, otherwise
then his word & wil is to be worshipped.
Christ sayeth to his disciples, goe your
wayes, beholde I sende you forth as
Lambs among Wolves, beare no wal-
let, neyther scripp, nor shoes, and salute
no man by the way. And in Saint Ma-
thew, Christ forbiddeth his disciples to
cary gold or siluer about them, or anye
maner of coin in their purses, in al whi-
che speches, I trust you wil grant an in-
terpretacion, ouer and besydes the bare
letter, or els preachers are like to bee in
euill steede in this euil worlde.

Math. 10,

H. y.

Likewise

A Discourse

Exodus.20.

Likewise it is saide by Christe, ye haue
hearde holwe it was saide to them in the
olde time. Thou shalt not forswere thy
selfe, but shalt perfourme thine othe to
god, but I say vnto you, swere not at al,
neither by heauen for it is godds seate,
nor yet by the earthe, for it is his foote-
stoolle &c. wherein all swearing is forbid-
den, and yet to take an othe befoze a ma-
gistrat, is not against god. The comaund-
ment saith, Thou shalt not kill, & yet it
is not forbidden to the magistrat, to vse
the sword and to kill vpon good cause,
neither is any man forbiddē to kil, in his
own defence, rather then to be killed, but
that he may with force withstand force.
Ther be diuers such texts which I could
allege & proue, whiche if they were not
otherwise vnderstoode then the bare
words do beare, would bring great con-
fusion withe them, and suche inconueni-
ences also, as no reason nor law would,
coude, or might allowe in any wise.
Therefore I say, Christ neuer so ment as
you do vnderstande, say you what you
will. Besides this, such straight and pre-
cise

these prohibitions do great harme, for they open a way to the euell, who will hardly be brydeled by anye lawe, to doe and to deale with al men excessiuely, and hinder the good, that would deale charitable, and yet for want of a warraunt in law, dare not meddle at all, and so the pooze do perishe, that else might be holpen and relieved vpon payment of moderate vsance. And see what commeth of this precise restrainte, men now can get no money, but after xxx. or xx. at the lest in the hundred, wheras if ther were a reasonable stint, all such as haue nede should fare the better, money would be more common, and the couetous man, woulde the soner bee brydeled, from takinge excessiue gaine, but manye men are of such nicenes, and so far of from yelding to a good acte, to be made to the common profite of all, that they had rather one gained a thousand pound without lawe, than get one hundred pounce with lawe, such as might be made with a good conscience. You talke that gaine takinge for lending onely is flat vsu-

A Discourse

rie as though anye manne tooke gaine
foz lending onely, and not foz other res-
pectes, as that his moneye is out of hys
hande, which els might be employed, &
being in another mannes keping, is in
daunger of loosing, that otherwise was
safe & sure enoughe when it was in his
own hands. And lastly, such losse oz hin-
derauce perhaps might come vnto him
foz want of his owne ready money, as
some man at a time would geeue foz so
much money, so much lande vpon a
great extremitie and present neede. As
who is not subiect to suche accidentes by
warre, sicknes, imprisonment, trouble,
and displeasure that maye happen to a
mans vtter vndoing, if he do not auoid
the sodeine harme and present daunger
that hāgeth ouer his head. And whether
shal a man goe oz flye, oz how shal one
seke to help him selfe y^e hath no money.
Therefore that saying is impertynent &
void of reason, that men do commonly
receyue gayne foz onely lending, & not
rather in respect of the harme y^e myghte
happen, oz the profit that doth cease whe
a man

a man is without hys moneye: or els to take a neighbourly part of the gain, that the debtoꝝ might geat. Noe ſurely, wiſe men of al ages & times y haue rated the propoꝛcion of taking, haue not ſtinted y ſame, becauſe men onely haue lent, but becauſe of the intereſt & gaine that dothe or might happen to the lender, yf he had the uſe him ſelf & employing of his owne money. And therefore, ſay as it pleaſeth you, I wil hold with them, that bargain foꝛ moderate gaine, mary in al coꝛtracts & bargains I would haue plain dealing without cheuiſance or colourable deuuiſes, not as many uſe to do. There was a ſtatute made *Anno Henrici ſeptimi*, to meete with certaine cheuiſaunces, but the ſame was repealed, & an other made in the tenth yere, wher brokers are met with all, and ſuche as will haue the be- nefyt of mens landes, mortgaged tyll they be payde ſuche money as they lent, where the lent money is forfeited. But becauſe it is hard to make any ſuch good lawes, but the malice & cunning of man will practiſe to breake the ſame, by ſome

A Discourse

skilfull sleight especialy when it tendith
to the benefitte of man: therfore in my
simple iudgement I doe muche comend
that law, which was made in 37. *Henry. 8*
where none were suffred to take aboue
10. li. in the hundred vpon lone, eyther
for wares, or for money, and soz I am
that the same law was repealed by y^e sta
tute of *Anno 5. Ed. 6*. whiche statute al
though it bear a colour of godlines, and
seemes to be grounded vppon religion,
yet I doubt muche therof, and I think
berely it is made againste all pollecy, &
therefore yt weare good that a parly
ment, had wyse regard to haue it abroga
ted, for the statute seemethe to say, that
all gaine had for the vse of money, in
what sorte soeuer it be, is plain vsury,
& vtterly forbidden. And yet what shall
I say: where charitie is kept, ther is no
vsury comitted: for what if I say, I will
freely lend vnto my frend if he wil bere
with me in a certaine aduenture, if any
losse happen, shall I call that vsury: or if
one do brek day with me, & I sue him for
damages, because I haue forborne my
money

mony a longe time: will anye man call
suche dealinges vsury? god forbid. And
be it that the most of my goods are abroad
and I doubt of the good successe and spe
die retourne of them, yf he that borrow
eth will beare proportionablye after 10.
or 12. li. in the hundred, for my damages
sustained, yf any such mishap doe fall,
then I shalbe contented to do him good,
otherwise I would be very loth to helpe
him and hurt my selfe, which I should
do, yf I lent my goods and afterwards
being vndone throughe aduenturinge,
coude haue none to beare my losses, is
this any vsury to make such a counceit?
I do not thinke so. I will put you an o
ther case. A merchant dieth and leueth
to his wife 500. li in nete mony, and no
more of any other substance, and to sire
yonge childzen that he had with her 200 l
for euery one of them, when they bee of
yeres: how shall this wife liue that kno
weth no trade? how shall these children
be mainteined till they bee of yeaeres, &
haue ther stock wholly deliuered to them
neither she nor they haue anye arte or
knowlege

A Discourse

neither she nor they hauing any arte or knowledge to get their liuinge by: And is it reason that the stocke should runne stil without profyt, and euery one decay and be vndone thereby: now god forbidd. And surely except they may be suffered to put forth their money for reasonable gaine, I cannot see how it can bee otherwise with them. And therefore I would haue all thinges weighed by reason, and the state of daunger better considered then it is, without this precise vnsage to forbidd gayne vpon money altogether vpon paine of deadly sinne. For I doe not thinke that the wydowe and her children shoulde offende god, yf others wil geue reasonably for the vse of her money, to maynteyne her selfe and her children. And wel do I allow the vse of London, for Orphanes money to bee verely payd. I wil goe farther.

A yonge man hath been waytinge on a gentleman in his Chamber, & seruinge long gotte a litle money togeather: the gentleman his master dyeth, the felow hath no frendes, and master can hee get none

none, the worlde is harde and men are mistrustfull, digge or delue he can not, and occupacion hath he none, because he was brought vp only as a seruing man, and to begge is ashamed, yea and if he dyd so, hee shoulde haue nothing geuen hym, but bee whipped for hys labour as a vagabonde, and if hee shoulde steale, there is noe mercye but hanging: Now what shal he doe? spend vpon the stock, and suffer all goe to waste: so maye hee soone come to noughte. Better it were for hym, as I take it, to put out his moneye for some gaine that his stocke may bee whole, and hee mighte lyue till hee espyed a tyme to bestowe hys moneye vpon some one thinge or other, for hys better profyte and auayle. I wyll come to good bargaines that may happen.

There is is a Shippe wrack, and goods are to bee solde, where I maye gette 20. in the hundreth, if I might borrow after 10. whoe woulde not geeue lesse to haue more? Besides this, I haue a suit which I may gette for a hundreth pounce and wilbe worth two hundreth pound to me,
money

A Discourse

money I haue none excepte I borrowe,
what a foole weare I not to get 20 £. in y^e
hundred, to gaine almost 200 £. : many
suche thinges maye profitably happen
with in the compas of a yeare, but let all
these matters goe. Be it that I haue lent
money my selfe freely, and lookinge to
haue it at my daye, coulde not get it,
but taried three or foure monethes for it
after the daye, and so was disappointed
to satisfie my creditours, is it reason y^e
I who lent frely and of good wil, should
sustaine any losse for my free harte and
kinde dealinge? our law granteth good
remedy, and I thinke in your lawe mas-
ter Ciuilian there is good redresse, for
suche offences. Again, if I let one kepe
my mony, and y^e said man doth employ
the same money without my knowledg
for encrease: is it not reason y^e I should
haue parte of his gaine? who will deny
this vnto me? I am well assured, that
you master Ciuilian wil not say the con-
trarye, and thus you se, that mony gets
teth money, and that lawfully, for loke
what he gaineth in this behalfe, I may
in right

in right demaund for myne owne beehooft the encrease that cometh of it. I praye you answer me in this, what if the debtour doe faile, and play bankrupt: in what case am I then, for my kinde hart and charitable dealing: were it not good then that vsury might bee the price of suche perill as may happen, and soe I to haue somewhat, rather then to lose all, as in lending 88. l. to take a bill for 100 l. that the casualtie of losse may be recompensed with the certentie of gain, for a man maye lose all, and therfore it is good to be sure to gaine somewhat before hand. Ther is a saying in your law as I haue hard, muche agreeng to this matter, which is thus, *Omnis mutuatio plerumq; damnosa, eoq; meretur recompensationem.* All lending is oftentimes harmful, and therfore deserueth a recompence. But as I saide before, I woulde there were a rate appointed or tolerated either viij. s. or xij. d. in the hundred, aboue which no man should passe vpon paine of life or losse of all his goods at the least, and so the couetousnes of vsurers (against which

*L. periculi.
ff. de nautico
fænore.*

A Discourse

which you haue saide very wel, and noe man doth gayne say it) woulde be stop-
ped & limitted within reasonable boūds,
whereas nowe they take the deuill and
all, moze thē half a great deale, which is
horrible. And our law did neuer allow,
but did vtterly forbid al excessiue vsury,
as al other lawes els do, as your lawe
master Ciuilian, as I thynke, doth per-
myt y hundzed part for a moneth, which
is twelue in the hundzed for a yere, and
so hath been allowed in diuers prynces
times. But of your lawe, I cannot say
further then I learned by heere saye, &
therefore I would know your opinion,
seeinge I haue vttered my learninge &
saide my conscience, whiche I pray you
take in good part euerye one of you.

Ciuilian, I woulde not anye manne to
bee blamed for vtterynge his conscience,
so that hee bee not wylfull, to stande o-
uermuch in his owne conceipte, when
hee seethe manyfest truethe agaynste
him.

The

¶ Gromel gayners or the
Merchants oration.

I saye and doe are twoe thynges. I
will not directlye speake in the fa-
uour of vsury, but rather if you will
haue mee, I am contented to speake a-
gainst it: Vary not to vse my moneye
for my benefyte, call it what you wil, I
can hardly allow therof. You haue said
meetelye well master lawyer, that you
will suffer exchaunge within certayne
boundes, Others talke so much (I wote
not how) that in the end they wil marre
all. Woorse marchants can not bee suffe-
red to thriue amongst them. And I for
my parte, am againste you all that wyll
haue no vsury, or will make the gayne
ouer litle: for I pray you, what trade or
bargayning can there be amongst mar-
chants, or what lending, or borowinge
amonge al men, if you take awaye the
assurance and the hope of gayne: What
man is so madde to deliuer his moneye
out of his owne possession for naughte?

A Discourse

or whoe is he that will not make of his owne the best he can? or who is hee that will lende to others and want him self? you see all men now are so wise, y none will lend for moone shine in the water, and therfore if you forbid gaine, you destroy entercourse of marchandize, you overthrowe bargaininge, and you bring all tradinge betwixte man and man to suche confusion, as either man wil not deale, or els, they will say, they cannot tell holwe to deale one with an other. I haue bene a doer in this worlde these 30. winters, and as fresh an occupier as an other, and yet neuer found I better or more assurede gaine, than by puttinge out my mony for gaine, the same being alwaies the beste and easiest trade, that coulde be in the worlde. And in a dead time when ther is no occupying, either by restraint or thorough warres, what would you haue merchants to do, other wise then to turne the peny, and to liue by their mony? for yf they should spend still on the stocke without lending for gain, or barrattinge any whit at all, I do feare

doe feare the best of vs all (I meane such as liue by our money) would soone shut vp our doozes, & playe the bankruptes, which were a most abominable shame, & a great dishonoz to thys realme. Doe not you knowe, that we are euer called vpon in time of neede, to lend to h^e prince, for maintenaunce of the state? Haue not noble men money of vs, & all other gentlemen of seruice, whensoever they haue neede? And whē is it, that they haue not neede of vs, great neede god wotes full ofte, & many a tyme? yea, neede must alwayes be, & men shall euer haue neede. And where is money to be had, in tyme of neede, yf the citie should sayle? Many men talke of Robbyn Hood, that dyd neuer shoote in hys bowe. Is not London the queenes chamber? Are not we then chamberlens to her maiestie, people alwayes ready to spend not onely our goodes, but also our lyues in her seruice? So that, if we weare not, h^e state, as I take it, should hardly stande, or perhaps not bee in so good case, as it is at thys present.

A Discourse

We lend not for vsurie, but for interest, and by exchange, and I thinke no man can disallowe eyther interest or exchange. I pray you, if an ambassadoꝝ shal haue cause to trauaile in the affaires of the state, or the Queenes agent occasiō to paye great sommes of money abroade in other countreys beyond the seas, what will you haue donne, if the exchange were not? How can greate masses of money bee carried to farre contries, yf billes of exchange bee not currante? Or who wil be so madde to paye thousands in an other contrie for moone shyne in the water, to haue nothing for his paynes, but onely hys laboꝝ for his trauaile? Hope of gayne makethe men industrious, & where no gayne ys to bee had, men will not take paynes. And as good it is to sitt ydle and doe nothinge, as to take paynes, and haue nothing. Merchants doings must not thus be ouerthwarted by preachers and others, that can not skill of their dealings. And thys ouer great curiositie of some to meddle in other mens matter. I muste tel you
playne

plaine it is euen the verie right waye to
vndoe al in y ende. Therfore saie what
you will, I will lyue and amend, so as
I may lyue euerie day better & better, by
any meanes, I care not how, yea I wil
make harde shifte with the worlde, and
strayne my cōscience narrowly, before
I will eyther starue oz begge both I &
my chyldren after me.

Provided always that I wil not come
within the compasse of positive lawes,
and thys I wote well, that by all lawes
a man may take as much for hys owne
wares as he can gette, and it is no syn-
ne for one man, to deceyue an other, in
bargayning, so that it bee not to muche
beyond gods forbode, and a bargaine
is a bargayne, let men saye what they
list. Such your strayte prohibicions and
straunge precisenes, my maisters, doe
make men wery of theire lyues. You
maye as wel forbidde buyng and selling,
as forbidde takynge interest for money:
for I pray you, what difference is there
betwixt the one and the other. I do bye
a peece of lande for 500.li. thys daye, &

I. y.

sell

A Discourse

sell it to morow, or within sixe moneths
after, for 600. li. And I doo lend likewi-
se 500 li. at the same tyme that I do bye
lande, and do receaue within sixe mon-
thes after 600 li. agayne for my 500. li.
so lent, what difference is there betwixt
these twoo dealynges. God amende
you my masters of the Clergy, and you
Ciuitians also. *Ciuitian.* Soft sir, you can
not tell, what I woulde haue sayde, al-
though you haue hearde the other, and
therfore you doe me wrong to cut me of
before you heare me speake. *Gromelgainer*
I pray you beare wth me, for I was tick-
led, here is altogether, titel, tattel, and
all to littell purpose. Thys vnderstande
you all, and trust vnto it, men are loth
to bee comptrolled in theire ordinary &
accustomable trades of geattinge, and
as you may well knowe, gayne is swe-
te, howsoeuer men come by it, and men
are loth to leaue theire olde wonte, to
begynne a new trade of dealinge, that
will sooner bring men to beggery, then
any whit encrease their living. An olde
custome, although it bee badde, muste
not

not sodeinly be altered, for all innovations are dangerous, although they be for good. If a man should speake against your profession, and saye, your lawe is full of delays, Lawyers are costly, and better a man lost bys right, then follow it by lawe, I thinke you would bee angry, though in so sayng, he myght peradventure saye truly. And so I that know both your callings, & haue heard you both heretofore deale in places iudicials, and haue felt also some trouble in eyther your courtes, am not well pleased to haue my occupacion and liuinge pincht at, defaced and made woorse, then any other vocation is, no more then you wolde haue eyther your professions or tytles ransaked, or called in question.

Ockerfoe. I am sozry to heare so muche as I haue heard, wishing amendement, yf it please god, in al estates: But to your argumets master lawyer, I will answer, and to you also master Cromel wth master doctours leaue, for I am inwardely greeued with you both, as a Christian man ought to bee greeued.

Iij.

Cui-

A Discourse

Civilian. Although you take my course from mee, yet will I not thinke amisse of you, but euer geue place to your profession, and honoꝛ diuinity: for as saint Paule saith, the woꝛde of God is saluacion to all beleuers, and therfore necessary for all me to heare & so to know: yea the more wee studie therin and herken vnto it, the more happie and blessed euery one of vs shalbee, whereupon the Preacher replyeth as foloweth.

¶ The Preachers Replication.

Your foundation sir, that you firste laid to proue your matter with all, ys not good, noꝛ sounde, so that your buyl dinge can not stande, but must needes fall to the grounde, for thus you saye: vsurie ys not hurtfull, excepte it bee bytting. I do aunswere, whosoever stealeth but one peny from a riche man, is a theefe before god, and yf hee steale twelue pence oꝛ aboue, hee shalbe hanged by the lawes of the land, as you best knowe, and yet you will saye: and all
nem

men knowe, that here is no byting, but the matter is this. The lawe hath sayd, thou shalt not steale, for hee that stealeth bee it more or lesse, ys a theefe, because hee taketh an other mans goods feloniously against hys will, being forbidden both by God and man so to do. Cue so saye I, whosoever taketh but one penny of gayne by couenante ouer & aboue hys principal, for y^e vse only of lending, & in respect of tyme, he is an vsurer, although here seemeth no bytinge at all. For God hath saide. Thou shalt not agree to take by couenaunte, any thinge ouer and aboue thy principal, and therefore it is synne, beyng expressely forbidden as theafte ys, and so not to bee vsed amongst christians, for therfore is vsury called a byting, because creditours are commonly vnmercifull, & care not what they geate, and who they vndoe, & so they doe byte & greene poore men very sore, yea they make riche meost tymes starke beggers. Whereupō god to cutte of all byting, & the colour thereof (for yf you geue them an inche, they

I. iij.

will

A Discourse

will take an elle) hath altogether forbid
den hys people, to take any gayne at all
for lone, y rather to induce men to chri-
stian charitye, that is, to lend freely, to
helpe the needy, & to doe as they woulde
bee done vnto, yf the case weare theirs.
Now when you allege that you cannot
haue your money at your dayes appoin-
ted, and therfore in reason you shoulde
haue a recompence: I doe not deny, but
that they who kepe your money longer
from you, than by couenaunte was a-
greed, are to aunswear for it, and in al
lawe and reason, must paye your dama-
ges and interest of your money, for so
long tyme holden from you agaynst
your will, for herein he doth you appa-
rant wrong: and couenaunte was there
none for gayne to bee reaped vpon the
principall, so that thys is no vsurie, but
hee onely to bee blamed, and to bee pu-
nished by the purse *quantum tua interest*,
for withholding your proper goodes
fro you, for so much time, against your
good will & mind altogether: & damages
may iustly bee alwarded vnto you after
tenne

tenne or twelue in y hundzed, & no vsu-
rie herein comitted at all. Your distin-
ction of three sortes of men, and three
sortes of dealing, is rather politick than
christian, rather wordely, than diuine,
although som diuynes be of your mind,
but they speake of their owne heades, w-
out warrant, & so theire deuyse can not
holde, for you ought to lend freely vnto
all men, riche & poore, lord & gentlemā,
kyng & Caylar, for that god being the
lord of the ryche, aswell as of the poore,
hath vtterly, & p̄cisely forbidden all v-
surie amongst all men, that are of the
houshold of fayth, except perhaps, you
will saye, y ryche men are no christiā,
or not godds people, the whych I trust,
you wyll not so muche as think, muche
lesse affirme y same by speach. And your
example of com sort and felowship, with
others, to lend money to them that haue
none themselues, & so to reape in cōmon
y gayne, that they might make by their
industrie & trauaile, the same is not law
full yf you deale for assured gayne, by
contracte afozehand, excepte you wil be
aswell

A Discourse

as we! contented to beare with all losses
that might happen, as to reape certayne
gayne, for in so doing, where the gayne
is vncertaine, & none assured cōtract ma
de before hand, I do not take that to bee
vsurie. To do good, I graūt is natural,
& blessed be the good doers: but to make
gaine by lending money is vnnatural,
wicked & monstrous, what gayne, or
profite soeuer come to your frēd by such
borowing: for your mind & intente of
lending, must be to helpe, & not to reape
benefyte by hym that gaineth by borow
ing of your money: for be it your frēd
were like to lose a 100. li. lād, for not pay
ment of 300. li. & one vnderstanding hys
necede, & the daunger that hee ys in, do
lend hym 360. li. in money, to saue hys
100 li. lād, that els would bee lost, taking
neuertheles this 60. li. gayne, or more, in
the whole, & hauing his lād in mortga
ge for a yere for his owne especial profit,
& to y^e vtter vndoing in tyme, of y^e poore
gentleman: Herein sir, as hee did seeke
his owne cōmoditie, so did he deserue no
thankes at all. And where the gentlemā
did

did owe before 360 li. hauing receiued of
the vsurer no more then 300 li. now you
to shewe your selfe a more merciful mā,
will helpe thys gentleman better chea-
pe, after 15 li. in the hundred, cryng out
of that other cutte throte (as in deede,
one vsurer cannot abyde an other, and
euery one will crye out againste his fe-
lowe vsurer) and so you will take hys
lande on gods name, for assurance into
your handes, hauing a ful intente with
your selfe to bee Lord of all that he hath
in the end, for except hee paye you when
you see your time, you wil haue it all in
deede. Nowe thys gentleman, hauing
payd 20. li. in the hundred, and to you a-
gayne 15. li. hee is to repaye 105. li. ouer &
aboue the 300. li. that hee borrowed for
two yeares onely, his debte rising after
twoo yeres 105. li. aboue the pryncipall.
And nowe for feare the Chauncerie, or
therchequer, or any other courte should
remedy thys mischiefe, for takynge so
muche land for so lyttle money, you wil
bee contented, that hee shall still paye 15.
li. by the yeare for euery hundredeth, tyll
it

A Discourse

it come to the quarter, or halfe value of the gentlemans land, and then you will lend no more, except you may haue all your money, which hee is euer the lesse hable to paye, the longer y^e he bozoweth vpon vsurie, and so in effecte, the pooze gentleman loseth hys hundzeth pound lande for euer, for the onely bozowinge of 300.li. in mony, and the forbearing of the same mony, for fyue or syxe yerres, or there about. Is thys charitie? is thys loue? is this godlynes? had it not be better for the gentleman to haue solde hys lād out right at the first, and so perhaps to haue receyued 2000 li. and vpwārd at the leaste for it, than thus to leese it for 300.li. with the vsurie of fyue or sixe yerres? Thys is the goodnes and naturall dealinge of vsurers with playne meanning men, god turne their hartes, and send them better mindes. But to colour your doynges the more, you saye further, that thys ouerplus takē, is neither against nature, nor against lawe, for yf it were agāist nature say you, it shoulde bee forbidden vniuersally, wheras god hath

hath geuen leue to lend money to the
straunger for gayne. I doe answere,
that vsury in his own nature, is vniuer
sally hurtfull and against nature, as all
the morall preceptes are, and yet god
may permit or alowe the vse of it, as he
liked wel, that the Israelites should rob
be the Egyptians, and yet theaste ys
dampnable, and against nature, & vni
uersally forbidden, where god hath not
allowed of it. To worshipping ymages, is al
so forbidden, as a thing agaynst god &
nature, and yet god suffered the Cheru
bins to bee erected, & allowed of the bra
sen serpent, but particular Images per
mitted by God, must not exclude vni
uersall lawes. And you know, we lyue
by lawes, and not by examples.

You say further, that thys ouergayne
is a reward geuen, and reward may be
taken for good turnes done. In decde
yf you would stand to the curtesy of the
lender, and not hope for gayne, yf anye
thing came vnloked for, or vn hoped of,
I do thinke you might take some small
present with a safe conscience, but those
rewards

A Discourse

rewardes and giftes that you receyue,
are enforced payments, and by former
contracts and couenauntes assured, for
els you would not lend money: & there-
fore you geeue a wrong name to youre
vsurie gaynes, to call them giftes or re-
wardes, for they are rather compulsozie
debtes, and violent bargaynes made, a-
gainst the will altogether (as God kno-
weth) of the needy and pooze borrower:
for in deede necessitie maketh men ofte
tymes, both to pray hartely, and to paye
dearely, that woulde els full gladly bo-
rowe freely. Wea blame them not, that
beinge dzyuen to an extremitie make
greater offers, then they are well hable
to persourne, or to beare the burthen of
them, because neede maketh the olde
wise to trotte. And what though world-
lie lawes in some respecte, doe allowe
thys cheuisaunce to auoyd further in-
conueniences, as single whozedome in
some places is tollerated, y men might
kepe their wyues to them selues in bet-
ter safety: yet god forbiddeth expresse,
aswell the one as the other. And therefore
where

where Lawes are made against godds lawes, they are euermore vngodly and wicked, what colour or glose soeuer you doe sett vppon them. And what though charitie bee cold, what though men will not lend freely, shal therfore men bee allowed or suffered to lend wickedly? Better the world were ouerwhelmed, and mankind wholie destroyed, rather than synne should openly bee mainteyned, & god thereby altogether defaced. And where you seeme to saye, that godds lawe doth allowe it, in the nyneteene chapiter of saint Luke, I woulde you and all others committed such heauenly vsurie, and mocked not at those talents, whiche god lendeth man to bestowe, for so you shoulde be godds good seruants, yf you bestowed your talents committed to your charge accordingly. And where it is in Deuteronomie: Thou shalt lende to a straüger. In deede doe soe still, that is to an infidell, to a Turke, and to hym that is not of the houshold of Christian faith, for that is the next way to bindoe hym.
so

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so that as to kyll a Turke, or an infidell
in the quarel of Christs religio ys law-
full: so may wee oppresse hym, byte him,
yea and eate hym out with vsurie, the
readiest waye surely to vndoe any man
kynge. And I doe not thinke, that the
common lawe of England, did ever bea-
re with vsury, although some statutes
haue tollerated vsurie. I doe know that
kinges in all ages haue banished vsury
out of thys land, as well befoze the con-
quest as synce, & amongst the rest, king
Edgare did vtterly forbiddo all vsurie.
And since the conquest, king Edward
the first, who did send out of this realm,
as well suche bankers, as came from the
pope Gregorie the tenth, called *Causini*
and were bzought in by one Stephan,
the popes chapleyne, in the time of hys
father kynge Henry the thirde, as all
maner of Jewes at that tyme, with
whome the Kealme was meruellously
pestered and oppressed also with vsurie,
theyr proper arte and profession, wher-
soeuer they dwell, who surely doe very
well obserue their lawe, for they taking
all

al Christians to bee straungers to them
do lende to them for gaine wheresoeuer
they be dwelling, neuer lendyng one to
an other, otherwise then freely, without
hope to receiue any gaine at al of them.
Pour argument of plate, is of no force,
for plate weareth & consumeth away, &
comineth oftentimes broken, and is at
his perill that letteth it to hire, & must be
retourned in the same fourme as it was
delyuered: whereas money returneth
without losse in the same kinde onely, &
of the same quantity & value, & hauynge
chaunged the proprietie, is at his perill y
hath borowed it. And likewise, leding of
diuers coyues of golde & muche money
to a baker, to receiue the self same form
again, may bring gain without vsury:
but this is not properly called *Mutuum*,
a leding, but rather *Commodatum*, a let-
ting to hyer, because the property is not
altered, but abideth still in hym that did
let it to hier, who must abide the peril of
it, if any mishappe doe chaunce othe-
wyse then well, without hys faulte that
tooke those goods to hyer.

R. i.

Pour

A Discourse

Your couenanting and bargayning to haue parte of the gayne, by your money lent: with allegation, that you myghte lose in a bargayne for not hauinge the said money, doth shewe that you goe about nothinge more, then to cloke vsurye, and to maynteine the practise of it, by all the shiftinge and colourable meanes you canne. And if you saye, therefore you wyll not lende, because you maye not make your owne gayne, I saye vnto you, that then you are an unmercifull man, and no seruant of god: in that you fourne your countenaunce from him, and will not lende him money, that beinge an honest man doth offer to put you in good assuraunce for restitution. And still you woulde haue vsury to be a lawfull trade, and for nothinge will you agree that vsury should bee *simpliciter* a sinne, as whooredome, aduolwtry, and theaft are, and yet god dothe so name it. Agayne, your lending to an other, to saue his lād, and to benefit your selfe thereby, is no thank to you at all, but a deuellish and a couetous act,
directlie

directly againſt god, notwithstandinge
the good whatſoeuer it bee, that youre
neighbour receiueth thereby. And what
though your neighbour bee ſaued from
famine, in tyme of extreme dearthe by
lending him corne, then to receyue an
ouerplus at a tweluemoneth after, yet
are you wicked that did lend for gayne,
when men had moſt nede of helpe & free
reliefe. And belike it is you and ſuch o-
thers, that are the cauſe of ſuch dearth:
for nothinge cauſeth dearth of al things
ſo muche as vſurye, for by vſury the pri-
ces of wares are rayſed, victualles are
the dearer, and they that would labour
& turn vp the ground, cannot for want:
wheras the welthy folke that haue moſt
money, liue moſt idely, wout doing any
thing els, but making money of money,
an euill diſhe of meate for hym to feede
vpon that is an hungred, & yet ſurelye a
thing moſt mete for vſurers to eat vpon.
Pea I wold y al vſurers had none other
foode to nourish their earthly bodies w-
al, when they were moſt hungry, and to
ſaye vnto them as was ſaid vnto *Crassus*

k. ij.

being

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beinge deade, *aurum sitisti, aurum bibe,*
Thou dyddest thurste to dzyinke golde:
which golde the Persians in dede moul-
ted and polwzed into his mouthe, when
he was dead and slain in battaile. Now
Sir I pray you, who speketh moze with
charitie: hee that counselleth all men to
lende freely, or he that wylleth all men
to make gayne of their money: Surely
I will say, when you seeke your owne
gayne cheeflye, there is no charitie nor
loue in you at al, although you take but
moderate gaine: for not onely bytynge
vsury, but all vsury is against charitie,
because it is iniurius, sinful & directly a-
gainst god, euen as theafte is, bee it ne-
uer so lytle. But styll you runne to dy-
minyshe thys offence, wyth shewinge
that a peny vpo a 100. l. biteth not. Wel,
I saye vnto you it is an iniurye, it is a
wzong, it is a thinge forbidden by god,
and therefore a synful deede, saye you
what you wil. Ther is differēce in dede
betwyte the byting of a dogge, and the
bytynge of a flea, and yet althoughe the
flea doth the lesse harme, yet y flea doth
byte

byte after her kynde, yea and draweth
blood too. But what a worlde is thys,
that men wyll make synne to bee but a
flea bytynge, when they see gods word
dyrectlye agaynste them: And thus you
runne to the propertie of the word, and
so trye it in diuers languages, whiche
in deede signifieth a bytynge.

And nowe you tryumphe and say your
pleasure, that a manne maye bee a lytle
naughte, so that hee bee not altogeather
starke naught: wel, god gaue this name
in diuers languages after this sort, that
suche vyce myghte bee the more abhor-
red. For as spoylynge is forbydden, so
is pyckynge also, and although in mans
iudgement, the one bee lesse then the o-
ther, yet before god hee is a transgres-
sour of the whole lawe, and as gyltye
of death and dampnation that hath pyc-
ked, as he that hath spoyled. And so in
vsurye it is to bee sayde, as wel hee shall
dye the deathe and not lyue that hathe
taken lytle, as hee that hathe taken a
greate deale, because the lawe of god
hath forbydden al maner of vsury what

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soeuer, and wyl not in anye wise that
anye thynge shall bee taken ouer and a-
boue the pryncipall lone. For gods will
is, that lendynge shoulde bee vled, as it
ought to bee, that is to saye, freely with
out hoape of any gayne at al, that chari-
tie thereby might be the oftener exerci-
sed betwixt man & man. But you cā not
abide this charitable dealyng, & therfore
comming to the greeke and latin word,
whiche bothe doe signifie a birthe, you
make a iest of the lytle pretye babe that
100. l. bringeth foorthe but a bare peny.
Wel, I wyl tell you, howe litle soeuer
you thynk it to be, it is the babe of dark-
nesse, and it is inoughe to brynge you to
hell fier. You measure things by the va-
lue, and not by the breach of gods law.
Adam and Eue thought it a small fault
to eate of the forbiddē frute in paradise,
and yet you see what followed of it.
They lost euerlyuing ioy by it, they felt
the smarte of this miserable world, and
were banished out of gods presence, and
all theire posteritie after them soeuer,
had not Christ of his mercye in the ful-
nes of

nes of tyme, been our Redemer and appeased the wraethe of oure heauenlye father. So that the thyng it selfe, is not so muche to be respected, as the doyng of it against gods will and commaundement, who forbiddeth al sinne. And although it maye be thought, that I am somewhat nice and minse the matter ouer finely: yet let men remember what they ought to doe, and what god requireth of them, & I doubt not, but they wil think that I haue said litle inough. And now you returne to your three sortes of me: vnto the which I say vnto you, y in gods ptesence & before his maiesty there is no respect of persons, that are of one faith, and as wel do you commit vsurye in lendynge to a king for gaine, as you do in lending to a poore wretched man, although you do not bite so much y one as the other, because vsury is forbidden in al degrees, say what you wil. Neither are circumstance, time, place, nor perso to be considered in lending for vsury, no more the in the very nature of robbing: Maye, if you would led frely it were an

la. iij.

other

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other matter, for then I would wythe,
and it is reason also, that every man had
the chiefest regarde to the poore and ne-
edye person. Your allegacion of those
textes: Geue to every body that asketh,
and praye ever, and pray wythout ceas-
linge, and be alwaies glad, doe nothing
hynder, but that all vsurye is dampna-
ble: for althoughe those textes are to be
compassed within certain boundes, and
haue their lymytacion by circumstaun-
ces as reason woulde, and gods worde
in other places dothe verye well allowe
thereof, yet all manner of vsurye is al-
wayes euill, be it neuer so lytle, because
the lord god hathe playnelye and ex-
presslye sayde it, and that the contrarye
cannot otherwise be gathered in scryp-
ture. And so I saye of all your other
textes that you doe afterwards inferre,
they haue their proper interpretacion
and restrainte: and yet taking ouerplus
for lending, it is alwaies synful, because
there is noe interpretacyon nor confe-
rence, of any text in scripture to make it
otherwise. But still to maynteyne your
argument

argumēt, you ſay that men do not take money for lending, but becauſe they loſe their gaine in the meane ſeaſon, & theye do lend, & ſuſtein loſſe & harme perhaps, for that their money is out of their hāds. Thus I ſee you ſeek to mocke wth god, for I ſay plainely vnto you, you ought not for any reſpect put your moneye to gaine by lending it. But accoꝛdinge to your profeſſion, you bzing out your ſtatutes of 37. *Henrici*. 8. where vſury is tolerated, if it be not aboue. 10. *l.* in the hūdzed, & this ſtatute you do lyke wel, but the ſtatute of. 5. *Edw.* 6. you like not at al, wher vſurie is altogether forbidden. Well I am cleane contrary to you: for I like king *Ed.* ſtatut beſt of al, becauſe it is agreeyng to gods word, and I can not in any wiſe allow or like king *Henries* ſtatute, becauſe it is againſte gods worde to haue any ſuch toleratiō in any Chriſtian common weale, no more then theaſte, aduoltery, or murder are to be winked at. On you go ſtill, & put thys caſe. You haue a great aduēture beyond the Seas, & ſtande in hazard of your re-
turne

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turne, as you thinke: as who doth not? You sai thus to your fréd. If your goods come home safe, you shalbe in good case to help a gentleman, or your neighbor at a pynche, & otherwise, if by mishap your goods do perish, then are you cast so behynde hand, that you shal scāt be hable to holde vpp your head, muche lesse be hable to helpe others. Therefore yf your frende (say you) will beare wyth suche losses vppon your aduventure, as may casuallly happen after the rate of 12. or 14. in the hundzed, for so muche as he shall borrowe, then will you bee contented to deale wth hym, otherwise you will keepe somewhat in stoare against foule weather, & not depart with that, whiche you haue in assured possession to haue nothing for your labor. This (as I do remember) is your speach, wherunto I do answer. If you wil aswel take nothing at al, if no losse doe happen to you in your aduventure, as bee assured to haue something, yf any mishap do chaunce, & deale plainly in your doinges wthout fraude or couin: then I do think it is no vsury for you

you to make such a bargain, because the gain aswel as y^e losse are both vncertein. After this you put forth a matter as though it weare a pitiful case. A wydow hath left her by her husband .500. l. in money, & for five small children that cannot help the selues 200. l. for euery one, to be payd vnto them when they be of yeres, & you say what shal y^e wydow do? How shal these children bee kept: neyther she nor her children hauing any trade, to encrease or maintain their substance. And therfore what other thig should be don, but to let out their moneye for reasonable gain, rather then the wydow & children should perishe, & their goods waste awaye: I do aunswer still, that noe vnlawfull trade is to be vsed, to aduaunce welfare. Neyther doe I allowe of your order in London for orphanes money, because it hath no grounde vppon gods woorde, but rather vtterlye forbidden: for god hathe no regarde to these circumstances and pitifull cases, but wylleth all men to lyue as he hath commaunded by lawful trade, and in his feare. And if
the

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the vsurers money is dampnable which
is bestowed for redeeming of captiues
from the infidelles, and marrying of fa-
therlesse maydens: what shall wee saye
of this money, whiche is geuen for the
maynteynāce of orphanes & widowes?
Is not the case all one? And is there noe
way I praye you for orphanes and wy-
dowes to thziue by, but onely with go-
ynge alwayes into the deuils dungeon,
and seekyng out these croked corners of
wicked ockre and dampnable vsurpe?
Is there noe way to be bled by frends,
with buyinge or sell yng to doe good to
this widowe or her yong babes? Is ther
no ferme to bee bought for moneye? Is
there no occuppyng that will doe good,
but onely flatte vsurpe, a thinge so vn-
knowne heretofore, as nothinge lesse
knowne, and being knowen, so abhor-
red, as noe man coulde abide them that
were knowen manifest vsurers.

Nowe lorde god haue mercy vppon vs,
what a worlde is this?

You put an other case of a seruing man
that hath no trade to liue by, because he
hath

hath been brought vppon onely to wayte
vpon a gentleman, and to doe nothinge
els, and because his master is dead, and
hee can gette no seruice to liue by, you
will in anye wise, that whereas he hathe
a lytle money lying by him, he may liue
by the gaine thereof, by puttinge it oute
for tyme. I do aunswer, that he oughte
not so to do, because god would not haue
him so to doe. And for this matter I wil
allege vnto you Saint Augustines say-
inge vppon the psalme in thys wyle.

Audet etiam fenerator dicere &c. The v-
surer also presumeth to say, I haue none
other trade to liue by: so may the strong
theefe saye when he is taken by y^e throte
wyth the maner; so maye the burgeler
saye, when he is laide hande on, in com-
myttinge burglarpe, so maye the batode
saye, that sellethe yonge maydes to bee
common harlottes, so may the sorcerer
saye, when he or shee enchaunteth euill
things, and selle their enchauntments.
And whatsoeuer like thyng wee should
go about to forbid, they might all an-
swer, they had none other waye to lyue
by,

August.

Psalme. 118.

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by, and to finde them selues, as thoughe that this were not chieflie to bee punished in them, because they haue learned the arte or occupacion of lewdnes to get their lyuing by it, and wil thereby feede them selues, whereby they offend hym, by whom wee al are fedde. Thus farre Saint Augustine.

For your Shipwrack, thus I aunswer. That wher you pay ten in the hūdzeth, pooze folke shall fare the worse, for whe you make your sale, they shall paye for your vsurpe to the bittermost, and your suite obteyned, you shall bee aunswered your money and your vsury, to the last farthing by them that shall deale wyth you: and so pooze folke shall alwayes be racked, and the common weale hereby shall feelee great smart thorough this wicked vsury. You say farther, if one deposite his money to an other man, and the same man doth encrease it, without your knowledge, that then it is reason you shoulde haue the gayne. I do grant this to be true, & verie reasonable also: For as master Ciuilian knoweth better then

then I doe, the moneye that was put in
an other mans hand to keepe, is his that
did deposite it, and not his that had the
keeping of it. So that if the moneye had
been lost by some great mishappe with-
out anye playne negligence, or knownen
follie of the keeper, the owner shoulde
haue borne the losse, and not the keeper
of the sayd money. A good lesson to tea-
che hym and others, that put suche men
in trust, to make choyse of a better here-
after. When if the losse should be his that
was the owner, it is good reason, and
a thynge also agreeable to nature, that
the gayne likewise shoulde be hys, that
was lord of that moneye, whereof the
encrease dyd growe, and wythoute the
whiche anye gayne coulde not els haue
been made at all.

But styll to helpe your selfe, you bryng
in a croked questyon, and caste beyond
the Moone, askynge: what if the debtoz
shoulde fayle, as manye tymes theye
doe, and then all ys gonne: weare yt
not reason to bee assured of some gayne
befoze hande, for feare of suche harme:

I doe

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I do aunſwer, that you wilbe ſure to do harme, vpon the caſualtie of harme, that might happen, which is vngodly in you to doe, for that you witting and willing do offend againſt your own conſcience. At laſt you come to breaking of daies & forfeiture of obligations, and thinke you haue wrong if you may not take vſury, for wantinge your moneye a moneth, two or three after the day: I do ſay vnto you, as I haue ſaide befoze, that in this caſe you may lawfullye aſke intereſt, and god forbid but you ſhoulde bee conſidered for y^e time, because you haue ſuſtained loſſe through breache of couenāt & are dylappoynted thereby to your great hinderance, as it maye fall out. And no reaſon it is that you ſhould loſe for an others benefit, and feele ſmart of your owne goods, when an other ſhall reape profit by it againſt your own good will, for your great good will erſt ſhewed vnto hym befoze. Neyther can this be any vſury at al, because ther was no bargaine for any ouerplus to be had for the receipt of that money, if it were paid
at the

at the daye, but onely a forſeyture of a bond, for not keeping touche, the benefites whereof, the lawe doth caſt vppon euery body, where couenauntes be not perſourmed: and good reaſon it is, that it ſhould ſo bee, ſo the bondes bee reaſonable, and the forſeyture not exceſſiue. At the laſt you come to a rate, & woulde in any wiſe haue ten or twelue vpo the hūdzd, eyther appoynted or tollerated, as well for common benefite, in dealing betwixt man and man, as alſo for ſtopping the couetouſnes of greedy cōmōrantes, whole inſatiable myndes no cōuenient gaine will ſatiſſie, and thys you thinke very good for all partes. But I am not of your mynde, becauſe god is againſt you, and therfore I doe abhorre all toleracion of vſurie: much leſſe will I euer yeld to any allowing of it at all, but rather I would wiſhe, that there were as ſtraite lawes to forbid vſurie, as there bee to forbid felony or murder, that charitie the rather by thys meanes myght abounde vniuerſally, and men myght lend to all men freely, as god

L.i.

hath

A Discourse

hath commaunded, & nature requireth,
foz surelye I doe thinke, that charitye
wareth coulde in thys age, foz want of
knowledge, not but that preachers dea-
le with thys matter, as much as with a-
ny other offense, but that the hearers do
not perfectly knowe, or at the leastwise
are not fully persuaded, that all vsurie
is synne, as theaft, murder, and other
offenses are, wythout blaunchyng or
fēpering of it at all, foz no doubt, yf mē
did knowe yt in deede to bee so heynous
a synne as it is: I doe thinke verely, yf
there were any feare of God in them at
all, they would not bee so euill as they
are now, nor so harde harted, to with-
drawe theire christian charitie, from
theire brethren as they doe, and to run-
ne hedlonge into so bottomlesse a gulfe
of all wickednes and abhominacion,
the true knowledge and consideracion
of whith offense, I pray god, may enter
into all mens harts, that they maye the
rather amend thaire liues, thorough cha-
ritable dealing, with theire deare bre-
thren in Christ, to the hyghe honoꝛ of
god,

god, and to the great aduancement of
hys moste holy will.

And now to you, master merchant, I
pray you hartely, remember god in the
middest of your occupyng, & deale not
willyngly againste hys wyl. If one
should call you theefe or murtherer, I
knowe you wold bee very angry, and
yet hee that proueth you an vsurer, ma-
keth you ten times woozle the a theefe,
& as euill as a murtherer, yea thys will
I saye, yt weare better to winke at a hu-
drezth pickpurses in London, and lesse
harne should they do, then to suffer the
wringing of twentie knowne vsurers,
for a man may keepe hys purse fro pic-
kyng and cutting, and yt one shoulde
lose it, there were but so much gonne, &
a man wold bee wyser afterward, and
others wold take heede by hys exāple:
but from an vsurer, none can bee ridde
that hath nede, beinge once entred: for
hee will not leaue a man, till hee haue
gnaulin hym, euen to the very bones,
that hee is not woozth the ground hee
goeth on. But to your reasons, you saye

L. ij.

yf

A Discourse

yt the assurance of gayne bee taken a-
waye, there can bee no trade noz bar-
gaining amongst men at all. Sir, I doe
not see that any man forbiddeth you to
make gaine of your own lawfully: Ma-
ry to bee a tyme seller, to gayne for da-
yes, monethes and yeares, and to make
the sunne shyninge, which god sendeth
so freely vnto vs to be the frute of your
occupying, and to make mony of mo-
ny, for the very acte of lending: these
dealinges I do saye, are most abomina-
ble in the sight of god and mā. Yea with
what face or countenaunce I pray you,
can we looke vpon the sunne, that do so
abuse such a light sent vnto vs fro god?
Or how can we number our dayes and
yeres with a cleare conscience, that doe
thus moste horriblye defile good tyme
with our lewde dealyns. For wheras
wee shoulde the rather loue one an o-
ther, seing god doth loue vs all, and sen-
deth thys bryghtnes to shyne ouer vs
for all our comfortes and welfare, and
many fayre yeres, to enioye gods bles-
sings vppon erth: we turne the benefite
of

of thys lyght, and thys tyme, to the better vndoing of thousands our deare brethren, makynge the sunne shynynge, and continuance of yeares, dayly to encrease our cofers moſte vnlawfullye, to the decrease of all others, that haue to deale with vs: For surely, thys kynd of lending for gayne, is the vndoing of all occupiers, and the destruction of trade: because me that buy deere, must sell deere, or els beare the losse themselves, as they often doe, and so are vndone in the ende. Besydes thys, there is a great inequalitye, betwixt the lender and the borrower, wherein the iust proportion of mans conscience ys broken: for why should one haue more for hys gooddes than they are woorth, or rather why shoulde one haue for nothynge, more than hys principall: For when I haue borrowed money, the property is in me, and I am lord of it, and so much as cometh to my handes in money or gooddes, I oughte in ryghte to repaye the value of yt at a tyme appointed, and no more than it was woorth at the tyme of de-

A Discourse

liuering. For yf one take moze than
hys pryncipall, in respect of tyme, he
taketh that, which is none of hys, which
is playne theafte, and a deede contrary
to nature, yea it is both agaynst gods
lawe, and mannes lawe to. Nowe the
harne that ensueth herof, is very great,
for the most parte of men are hereby in
suche sorte oppressed, as the welth of the
world commeth to the handes of a fewe
ydle wretched caterpillers, that doe no-
thinge in the world but eate vpp whole
townes, countries and kyngdomes. It
is written. Sap.ii. Thou O god hast or-
deyned all thinges in measure, nomber
and weight, now then, he that will not
deale iustly, according to measure, num-
ber, & weight, y same mā is not worthy
to lyue vpon earthe, for that hee doth
wounde hys owne conscience witting-
lie, offendeth god greuouſlie, and brea-
keth the lawe wickedlie. And what mea-
sure I pray you, doth the vsurer keepe,
that taketh moze than he layed out: for
one pecke lent, twoo, for hys owne
agayne, moze than hys own agayne,
by

by a quarter, yea some times, moze then halfe. For a pecke of wheat let, a bushel at the peres ende: And what reason is thys, that for one pecke lente, a man should haue moze than one peck again, which was hys owne befoze, for moze than a mans one, no man should haue by all lawe of ryght, conscience, and iustice. And where you saye, that men wil not lende freely, and therefore it were necessarie, men shoulde bee suffered to lende for gayne, lest otherwise the moze parte of men shoulde sterue for wante: Firste I saye, yf euery man would liue in hys trade and calling, as hee oughte to doe, in the feare of god lawfullye, there woulde bee moneye ynough, and men shoulde not wante of other mens plentye that lyue so godlye. Agayne I do saye, this is a pitiful hearing amonst christians, and a great token of vnbelife and gentilytie, when we are so vnwilling to lende freely, seyng god hath commaunded vs so expressely. And surely yf we lyued, as wee ought to doe, there woulde bee free lending, and great

L .iiij.

plentie

A Discourse

plentie of money euery where. And touching the necessitie you speake of, that men should therfore be suffered to lend for gayne, lest otherwise the most parte of them should starue for wante: I tell you plainly, you speake in this behalf, rather like a man, that can better deale with drosse and money, than iudge of god reason, or anye godlynes at all: For by such your speache, couetousnes shoulde bee holden for good, because the ryche will not bee liberall, and aduoltrie shoulde bee esteemed equall to chastitye, because many men will not forbear their neighbours wyfe. But sir, both you and wee all, ought to consider not what is donne, but what of ryghte oughte to bee donne, & so farre to deale, as wee maye, and are allowed to doe by god, and good lawes. And I saye further, yf vsury were felonye, and the prince entituled to the offenders goodes, and no fauour shewed, there woulde bee store of money, the rather, through the great occupyng that men woulde vse, hauinge goddes blessing

ling and ynough, when all vnlawfull tradinge were vtterly forbidden, vpon suche paynes. Neyther oughte men to make the most of their owne, that they can, as you saye, otherwise then by lawe they maye: for soe, the euill woman maye saye, that because her bodie is her owne, shee maye doe with it what shee list, and company with whome she pleaseth for her best profit and auayle, wheras god hath commaunded, that euery body should keepe hys owne besell pure, vnto holynes, because we are all the images of god, created to hys likenes. And thus beinge forbidden to deale vnlawfullye, yt doth not folloewe that buyng and selling are by thys meanes taken from you, nor yet exchanging one thing for an other, barred any thinge at all. But to lend contrary to the nature of lending, whiche shoulde bee free, and to make an other contracte, than euer god or nature diuised, to aduaunce youre gayne thereby mosse vngodlie: surely suche kynde of dealing, I must needes saye, is vtterlie,
and

A Discourse

and cheefely forbydden, vpon payne of dampnacion. But to haue youre vnlawfull doynges borne, which all you allege, that you doe lend to the prince, in tyme of neede, and that the nobility and gentlemen are much ayded by your lending, and that neede wilbee alwayes, and men shall euer haue neede: I will aunswere you, cursed bee that lending, that maketh y^e borrower goe a begging, that vndoeth the state, that destroyeth the nobilitie and gentlemen, that dzyueth the prince, to seeke ayde of her subiectes by parliament, to pay her debtes. For it is you blurers, and none other, that bringe the prince behynd hand, with takinge twelue and fowrteene in the hundred. A straunge people, that take vsury of their pryncce, beyng theire assured defense, theire louinge nurse, and theire chiefe safegarde. But you will saye, your merchandize, and your occupiying shall decay, if youre money be oute of your handes, & therfore you must, for very necessity make mony of your mony, or els haue it in your own vse, other wyse.

woyse you cannot liue. Then I see well,
you wil not losse, for y prince to gayne,
whatsoeuer charges her maiestie sustey
neth, as of late her maiesty did, in sup
pressing those godlesse traitors, & Roma
nist rebels of the North, to her immor
tal fame: you still wilbee gainers vpon
the queenes coste & expēces, vnnaturall
subiectes I must call you, & vnnmercifull
citezens, that wil haue such certayn gay
ne, vpo mony so well bestowed, for the
welfare & safety, not onely of all youre
goodes, but of all youre lyues. And here
you make a great matter of youre len
ding, others haue let sir, aswell as you,
& moze thē you to, & yet were they lew
de men notwithstanding, & banished the
Realine for their vsury. The Jewes I
meane in king Edward the first dayes,
dwelling in the olde Iurie, did lend in a
greater quantity, & better cheape to the
kyнге, than the Englishe men did. But
what thāke is y to thē, or to you either,
that led vngodly for gaine & profit one
ly. And where you talke of nede & wāt,
that want must be, & men shall alwaies
haue

A Discourse

haue neede: I doe assure you, in myne
opiniō, thys your vnnmercifull vsury, is
the cheefest cause of all wāt & nede. And
shal I saye as I thinke: It was one of y
greatest causes of the last rebellio, next
after their horrible lothinge of holosome
religion: for had not men payd vnmer-
cifully, for that which they borrowed, &
growne therby so depe in debt, through
vsury, that they were not hable to paye
theire creditours: they would neuer so
desperately, as I think, haue withdraue
themselues, some of the I meane, from
the obedience of theire souerayne ladye
and prynce. And therefore I say, theire
needes, which did growe through vsury,
was after a sorte, y cause of their naugh-
ty doyngs. And of thys, they may thake
some of you greedy merchants, & others,
whome no reasonable gayne, otherwise
can suffise, but still are heaping gayne
vpon gayne, thys waye & that waye de-
uorringe noble men, and gentelmen,
euen to the very hard bones, till theire
goodes and landes be quyte and cleane
made awaye, and they, as boyd of wel-
fare

fare, as you are of honesty. You cal this City, the quenes chamber: yf you cōtinue still as you doe, you will perhaps turne it to a chāber in deede, yea a chamber onely, & no Citie, & a very smal roome for Englāds welfare. God bee mercifull vnto vs, and graunte charitie and loue amongst vs, that wee may saye, as saint Ambrose sayeth of Theodosius the emperour, in a funeral sermō. Who feinyng the sayde emperour to bee asked of the Aungels in heauen, what hee dyd vpon earth, made thē aunswere, no more but thys, *Dilexi*, I loued, which loue in deede, is the fulfilling of the Lawe. And so I pray god, wee all may make that reckennynge, when we shall come to that generall audite in the latter daye, that euery one maye saye truly and vnfaynedly *Dilexi*, I haue loued. But you saye, therchange is lawfull, and that trade, you do vse moste commonly, in lēding and putting out youre money, as it goeth vsually in the streete, and thys you saye, no man can mislike: I do answere: Would god you bled therchan

*Ambros. in
mortē Theod.*

A Discourse

therchange, as yt should be vsed in dede,
de, and made it not a cloake for vsurie,
geuing a good name to a naughty dede
for as you doe vse it now, it is none o-
ther, then flatt vsurie, colorably cloked,
vnder the name of erchaunge. I cannot
deny but therchāge is good, whē euery
man helpeth hys eauen christian, to ha-
ue the same value in an other place, dis-
bursed to hym here at home, and deale
so truly with his neighbour, as he wold
that hys neyghbour should deale wyth
hym selfe in the like case. But therchan-
ge is now vsed onely for gaine to them-
selues, and not for good to others, to be-
nesfite themselves cheselie, and not to
helpe theire neighbours neede. Of mer-
chants weare as they should bee: that is
to saye, freshe occupiers, and aduentu-
rouse dealers in other countreyes, like
merchauntes, they myghte serue prin-
ces necessities, and furnishe theire Am-
bassadors, with value for value, at an
equall rate, wythout making merchan-
dizes of money, the most diuelish diuise,
that euer was inuented by man, to bn-
doe

doe all states and countries. The exchange is then offensive, when more is received in respect of tyme, than was deliuered, and therfore to speake how the exchange ryseth or fauleth, is nothing els to saye, but that good men must bee forced to paye, according to the couetous mans desyre, that regrateth all golde & syluer into hys hands, to make a scarcetie, and holding the masse in his power, will not let go any parte of yt, wythout excessive retorne, and so cause men to pay in respect of the moneth, more than they should doe to receyue vpon y^e sight, within three or fower daies after y^e exchange is made. And I pray you, how is measure, weight & number kept in thys kynde of dealinge, excepte you will saye, y^e tyme must be rekened as a parte of youre gayne, whiche dealinge is vnlawfull, and forbidden by god. Therefore lett every man geue value for value, pound for pound, ounce for ounce, as thynges are woorth, and then iust proportion is kepte, as it shoulde bee, and every mans

A Discourse

mans necessitie serued a ryghte without vnlawfull gayning, in respecte of tyme. As for example. If fower ounces of English moneye, whiche is one pound weight, or twety shillings tale, bee worth 23.s.4.d. Flemyshe in pounde weight, or pound tale, then let therchange haue so muche and no lesse in Flaunders, and let hym not paye any thyng ouer and aboue, for any respecte, either of tyme, charges, or for anye other consideration whatsoeuer. But you saye, that if trading for money vpon money bee a hurtfull thing, and an offence to god, the is buyng and selling also vnlawfull. God forbidde. And thys is my reason. In buyng & selling, your gayne is not alwayes certayne, as it is in vsurie: for he that buyeth lande thys day for fye hundred poundes, shall not alwaies be sure to gaine a hundred pounds by the bargayne, but sometyme hee loseth, and can not haue hys owne agayne, wheras the vsurer is alwayes surer to gaine, whosoever loseth, hauing good & sufficient assurance alwayes for hys money

money. I graūt y euerý mā may make
the best of that, whiche hee hathe in hys
owne possession, by lawefull trade and
iust dealyng, as the lawes of god and
manne haue ordeyned: but alwayes I
woulde wishe, that charitie shoulde bee
blessed euer in bargayns. And in any wise
I woulde haue thys vngodlye and de-
uilysh devise to gette money with mo-
ney, to bee vtterly banyshe, a thynge so
mōstrous in nature, as if thorns shoulde
beare figges, or stones shoulde brynge
foorth the liuelye creatures. But what
dothe not the vnsaciabie greedynesse of
man deuylse, and imagyne wyth hym-
self, to encrease wealth, and to heape vp
ryches togeather? And especyally what
do couetous merchants leaue vnsought
or vndone, to get goods into their han-
des? a kynde of vermine so wedded to
scrape vpp money, that many of them
oftentymes falle oute with the dearest
frindes they haue, for the value of a pe-
ny. And rather then they will yeeld wil-
linglye to anye losse, they will take such
paynes, that all worldlye wealth is not

¶ i.

so muche

A Discourse

so much worth. I pray god y some of the
do not prefer money before god & their
own soule health. I haue read in an olde
wyter vpon y law, y thinketh it a thing
almost impossible for these worldly mer-
chants to be good christians. Belike hee
speketh it be cause merchants are comō-
ly geuen to vsury, & sunken so deepe in
couetousnes, y theye are drowned in it.
Which vice in dede, is y roote of al euil,
y gredy sercher of al hidden gain, y bot-
tomles whurllpoole of al apparāt spoile,
y gainers theselues, neuer fortunate w
the frute oz benefit of the goods they pos-
sesse, but rather being most miserable &
hūgry, by a certain strange gredy desire
to hepe them together, are swallowed vp
w the vnsaciablenesse therof, & cast hed-
long to hel pit, to liue there w the deuil
& his angels. An other sayeth, y a mer-
chāt occupying vsury, is a persō abhomi-
nable, & worthy to be lothed of all men,
for his gaine (saith he) is most filthy.
I pray you therefore master Gromell,
make this iolpe lawyer an vntrue sayer
for your part, sauing the worship of this
company, & with his leaue: & amend you
one

Alex. conf.
46. paucis v-
847. voln. 4

one, and be a merchant in deede, whiche
is a worshipful calling, & do not so much
harken to the devils sophistry, that you
wil not allow y^e true & almighty logike,
& godly reasons of our heavenly father,
least confusion be your end, both in this
world & in y^e world to come. But master
Doctor, it had ben my part to haue geue
place vnto you, who we al desire to here
in both lawes aswel canon as ciuill: be-
cause you are a professor in them bothe.
And to say the truthe, your calling and
profession is to deale in these maters by
order, & taking knowledge therof to pu-
nish by censures of y^e church, & your skil
herein is better then ours, as master la-
wier hath said befoze me, and somewhat
charged me wth ouermuch intermedling
in y^e particuler trial of this offece. *Lawi-
er.* It is truthe sir, sauinge my quarell
foz your gret heat, & now I would glad-
ly answer you in my heate foz manye
thynges, y^e you haue said, but perhaps I
should offed: although to say trueth, all
that hath beene saide hetherto, shoulde
bee vnder correctyon of master doctor
that hath in these thynges most skyll,
Q. ij. and

A Discourse

and can put forth the moe cases in one ho-
wer, then wee are able to assoyle in a
whole yere: Who if he can by hys lear-
ninge, after your diuine preachynge
brynge vs to such certaintie, as to make
master Gromell here to lend euery one
of vs freelye 100.li. before we departe: I
woulde call hym an other Chrysostome,
that is, hee that had a golden mouthe
where wyth to speake and vtter hys
minde. Gromell gayner, my purse is myne
owne, and before I lende, I wyll
knowe howe to come by it agayne, and
in my lendynge I hadde neede to take
good heede, what I did, least I be firste
cryed out vpon in y^e pulpit, next brought
into therchequer, and lastly to appeare
in the Arches before my lorde of Caun-
terbury and hys officers. So that I and
my boye here, are bothe beset, god helpe
vs, and long it will be before we gaine
to beare office in London, by such kynd
of oration and preachynge, although I
must needes say, you doe much astonne
me, master Dckerfo, with your terrible
threates and curses from god, whereby
I am

I am sometime at that poynt, y almost I cannot telle well howe to turne me.

Ockerfoe. Assure your selfe sir, the happi-
est vsurie vpon earthe, and the greatest
gayne that maye bee, is to help the nee-
dye and pooze: for hee that freelye len-
deth that waye, doth lende to god for v-
surie, who will infinitely rewarde and
sende him great gayne aboue all expec-
tation. And therefore, master doctoꝝ, we
all now desire you to save your minde,
whom we long al to here, that god may
be prayesed, and we all edified according
to your good learning & doctrine.

¶ The Ciuilians or Doc-
tors oration.

Y Du looke for more at my hande, then
I am able to perfourme: I woulde bee
gladde to saye what I know, and rather
btter my learninge plainlye, then seeke
muche to confute any of your opinions
expreslye, although I maye incidently,
M.ij. and

A Discourse

& by the way touch some thing perhaps, that hath been said. And yet thus much I saye vnto you, you shall rather heare what I haue read & gathered of others, then knowe mine opinion directly, touching the very precisenes of al vsury, so long as mine oration shal continue, although I may seeme to shew some heat, as occasion shal serue in detestation of wicked doings and excessiue gaine. Afterwardes it may happen vpon farther speech, and priuate conference emongst vs, you shall knowe the verve bottome of my minde, and the reasons y^e mooue me to affirme, as some of you haue said. In the meane season, I praye you haue patience, and doe not interrupt mee, til you be moze wearye with hearing, then I shall bee wyth speakynge: for I tell you, wee professours of learninge, doe lone oftentimes to here our selues speke, beyng more tedyous, then frutesfull, better stuffed wyth speech, then freighted wyth skyll, and moze ready oftentimes rather to talke muche about the
matter

matter, then able to save much to the matter. And yet because a methode or order ys good: I wil deuide myspeache into five or sixe seuerall partes.

1 And first I wil shew what vsurye is, & where, that wee may know certaynly whereof to speake, and laying our foundation sure, maye the better proceede in the rest of our talke.

2 Agayne, I wyl shew that the same is euill, and by what lawes forbidden, & for what causes.

3 Thyrde, I wyl utter dyuers kyndes of contracts, and trades in bargaining commonlye vsed, & therewith shew what the exchange is.

4 Fowerthlye, I wyl shewe what ys not vsurye, and what dyfference there ys betwyrte interest & vsury.

5 Fyftlye, I wyl shewe the punishmentes for vsurye, and therewith allege suche examples of all ages, as shal come to my remembraunce, in the detestacyon of vsurye and all vsurers vniuersally.

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6 Lastlye I doe mynde bypon farther conference, & priuate debating to shewe myne oppinion, what is expedient to bee donne at this time. Usurie commethe of the latin worde *Vsura*, and according to the nature thereof, it is called so, of the vse that men haue of thynges borowed. It is called in greeke a byrthe, because that moneye bringeth moneye.

In the Hebrue tongue, it is called a bytyng, because they that borowe and pay ouer and aboue the principall, more the they borowed, in the ende shal be bitten, with suche want and penurye, that the bytyng of a serpent, or venemous beast, cannot bee more hurtfull to a mans bodye, then the borowing of moneye, for gayne is hurtful to a mans welfare and possessions: For as poyson wastethe the bodye, so dothe vsurie consume a mans goods. Thus muche for the propertie of the worde, as in effecte hathe ben sayde befoze.

14 q.3. *vsura*. Nowe, touchynge the definition of vsurie according to the scholemen, it is said to bee againe that commethe thorough lending

lendinge by couenaunt, or by chiefe entent or purpose. As for example, I doe lende to receiue more then I layde out, I doe couenaunt to haue more, and my chiefe purpose in laying out my moneye is, by my principall to ecrease my stock, and hoape by my lending, to receiue an ouer plus: for where these three thyngs concurre togeather, lending, gayne, & a principall or chiefe purpose to encrease welfare, in suche dealings, vsurie is alwaies moste certainly knowen. Others doe define vsurie thus.

Vsurie is whatsoeuer is taken for lone aboue the principall.

Vsurie is a certayne gayne due, or exacted for lending, or by couenant agreed vpon. S. Barnard saith, that vsurie is a lawefull thefte, or a thefte in lawe, the Ciuil lawe it selfe, or rather the Emperors Iustiniens statute, tellyng befoze hand what is entended, that is to robbe by order & sufferance of lawe. Vsurie is also saide, to be the price of tyme, or of the delaying, or forbearing of moneye. Melancthon dothe define vsurie in thys sort.

Imola in Clement. 1. de vsuris. 19. coll. vers. querit hic pet. de anchor in repet. reg. & peccati venia m. 1. 9. principali. Ludou. Roman. cōs. 500. Laurēt. de Rodolph. in tractatu de vsuris.

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sorte.

*Bernardus in
libro de cura
rei familiaris
Gl. in L. in
fraude ff. fis-
calibus F. de
iure fisci, Io-
an. de prat. in
L. qui procu-
rator de pro-
cur.*

Usurye or fenorpe is a gayne deman-
ded aboue y^e principal, onely for the be-
nefite or pleasure shewed in lendynge.
Wherein mee thinketh Melancthon hath
very well and playnely sayde, what is
vsurye: so that, whosoever lendeth hys
money, or putteth out the same to haue
gayne onely for the verye lone of the
said money, is an vsurer vndoubtedly,
and suche a one as ought by good lawes
to be punished. So that by this definiti-
on, euery receiuing aboue the principal,
is not vsury. As if I doe borrowe 100. l. of
a merchant that tradeth and occupieth
and the merchant doe freely lende mee
the same money for a yeare, afterward
yf the merchant do proue vnto mee, that
the want of his saide 100. l. was greatlye
hurtful vnto him, I ought to make him
a recompence. And suche allowaunce of
his losse or hinderaunce, ought not to be
counted vnlawfull and vsurye: when
one dothe not bargaine to receyue more
then he lent, only for y^e lēdyng, althou-
ghe the borrower was not any time anye
evident

evident or effectual hinderer of his gain or welfare. But of this kinde of lēdings and other like, we will talke more hereafter in a more apte place. I truste you knowe by these fewe woordes, what vsurie is. It foloweth, that I shew, wherein vsurie is occupied.

And I say first, there cannot bee any vsurie, where lending is not: and lēding consisteth vpon threethings, that is number, weight, and measure. As for example, money, leade, cozne, the first is numbered, the seconde is weyghed, the thirde is measured, and so likewise of all other thynges that are in such sorte vttered.

Lendynge moreouer is sayd to be, when my goods are made thine, called in latin *Mutuum*, that is to say, mine, thine, and so thou arte lord and owner, and haste the possession of them, that thou mayest dispose of them as shal like thee best, restoringe vnto mee agayne, not the very selfe same thyng in hys owne propre nature, without alteracion or chaunge of the shape, forme or quality (for so it weare no lending, but a letting to hier)

but

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but so muche in value of the same kind: as if I shoulde lende my frende 100. l. in moneye of diuers coynes, hee may paye the value in money at the yeares ende, although not the verye selfe same & proper coyne. And so likewise I maye saye of corne, oyle, wyne, spyce, leade, tinne, brasse, or anye thinge els that is eyther measured, or weighed. And vsury is not onely in moneye, but also in wares and merchandises, suche as maye be consumed or spent by vsinge of them.

But some to auoid vsury wil say then, y they wil not lend, but let to hyer, which I woulde they dyd in dedde, and not say it onely, for then the perill shoulde bee theirs, that doe lette it to hyer, and not the hirers, or els it is nothyng to hier. For if I doe hyer a horse to iourney for a seuen night, and the horse without any fault at all on my parte, doe dye before I doe retourne: the losse shalbe his, that did let the horse vnto me for hyer, and not mine that did take the horse to hier, excepte an expresse couenaunt bee made to the contrarye: Whereas in lendinge it is

It is cleane contrarie. For I being lord
of an other mans goods, by the vertue
of borrowing, must aunswere the gene-
ral summe: which neuer dieth whatso-
euer become of mye perticuler receipt:
no, not althoughe theeues robbed mee
immediatlye, or that mye house weare
burned, and so I vtterlye vndoone. And
this muste I perfourme by order of all
lawes, although no couenant bee made
at all to saue the creditoure harmelesse,
for hee must haue hys owne principall,
without anie contradiction. And there-
fore let the vsurer saye what hee will, yf
he doe put forth hys money to be sure of
it agayne, he dothe not let it to hyer, nor
yet vseth anye other contract at all, sa-
uing onely lending, let hym colour it
by neuer so manye deuises, as by bar-
gaine and sale, and vtterynge of wares,
or anye other shift whatsoeuer. And be-
cause you shall fully and perfectlye per-
ceiue, what lending is, and what let-
ting is, knowe you that when a deliue-
ry is made of goods lent, (for withoute
deliuering there can be no lending) then
he

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he that hath thus borrowed the same, is the proprietarie, the verie true owner, and lord of all, to dispose of them freely as hee liste, for his owne vse and benefite: beinge bounde notwithstanding, to restore at a tyme appoynted, so muche and no more in value, as he hath receyued, so that these goods seeme to bee lent for his benefyte and profite that borrowed them, not for his gaine or aduantage, that did lend them. And hereby common societie is the rather mainetayned betwixt man and man, mutuall frendship better encreased, and christian charitie much exercysed, when the wealthy man hath this care, to helpe his needye and poore neighbour, and lendeth freely and chieflie for his profit and auaille. Nowe letting to hier, is for gaine, and especiall profite, and the thinge put forth to hier, ys still his that did let it out, called in latine *Locatio*, so that if by summe greates mishap the same bee destroyed, losse, or consumed away through casualty, either of fier or water: he that did let those goods or chatels out to hier, abideth al the peril, not he that tooke them to hier.

There

There is, also *Commodatum*, a lending without alteration of the propertie, the owner remayning still lord of that hee did lend, & this lending is free without any gain at al. Thus you see by my simple learning & vnderstanding, what letting is for hyer, what lending is for vse, to haue the verbe selfe same againe, and what free lending is for charity, to haue the same kinde, & how euery one of these should be vsed, & how a man maye discern lending for vse, from letting to hyer, & lending to haue y same kynde againe, & what difference ther is betwixt *Mutuum*, *Locatio*, & *Commodatum*. And besides, what is the verbe naturall and proper definicio of vsury, by me set forth before, according to y iudgement of learned men, in al ages. But now y I haue shewed vnto you what vsury is, & wher in manifestly inough, as I trust, & with as great shortnes as I could: I will declare vnto you, y the same is euil, vngodly & wicked, & so forbidden because it is euil, & not therfore euil, because it is forbidden, & by what laws it is forbiddē, & for what causes. Where no charitye is, ther is no vertue.

But

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*Ioan. de lig-
na in C. na-
uigati. Bald.
in ius de v-
suris, et in L.
cunctos popu-
los vers. qua-
ro primo C. de
suma Trini-
tate.*

but in the vsurers harte there is no cha-
ritie: therefore the vsurer is voide of
vertue. If the vsurer had charytie hee
woulde haue compassion of his pooze &
needye neighbour and ayde his want to
his power, as by gods law he is bound.
But the remorse of conscience is not in
him, but onely a desire to enriche hym
self, which is a wicked entent and mea-
nyng, and directly against god: for god
not only by his commaundements wil-
leth one to help an other, and to relieue
the pooze, but also he sheweth his boun-
tifulnes vniuersally of his mere grace,
sufferynge the sunne to shine ouer all,
sending weather in due season, blessing
the grounde with all kinde of frute and
goodnes for mans behoofe, wherein is
shewed an example for vs to follow: that
as god of his free mercye, is good to all
beinge our creatour, so man shoulde be
charitable one to an other, in frank ay-
dinge his fellowe creature. And as a-
mongste all vertues, there is none that
goethe so nyghe to the goodnes of god,
as liberalitie: so no vice is so farre from
god

god as is couetousnes, wherof sprigeth
vsurie, and all other myschiefes vpon
earthe. And as these that cannot geue
with their ease, and yet doe lend freely,
are good members of god, so they, that
wil neyther geue nor lende freely, are
the verie members of the deuill. Euill
therefore is vsurie, when it hyndreth
charitie, and hathe no sparke of goddes
grace in yt, but onely a desire to vndoe
all, and to diuise that the wealth of the
wooꝝlde myght bee in fewe mens han-
des: as what other do thys caterpillers,
and enemyes to all contries, and kyng-
domes, but heape welth to themselves,
from others, without charitpe or respect
of man or god: yea both againste man
and god: in all that euer they may. And
therefore, who can saye other wyse, but
that vsurie is euill, when it bringeth all
myschiefe with it, And therefore it hath
ben forbidden in all ages, and almoste
by all lawes vniuersally.

First, the woꝝde of god is directlye
againste all vsurie and vsurers, and
doth not onely forbidde the same synne,

A. i. but

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but threateneth deathe and dampnacion to them that vse it ; as master Dckerfoe hath very well declared , in hys godlye oracion , and therefore I neede not to make dubble inculcation.

14.9.3.

The canon lawe , doth straitely and playnely forbid vsurie, not onely in the decrees , but also in the decretales in Hertto , and in the Clementynes , and doth appointe very great punishments, and dyuers , for them that are notorious vsurers , as you shall heare moze at large hereafter , when I come to my laste diuision. And touching the prohibition by the canon lawe , you shall here, what the woozdes are.

33. D. maritū.

D.46. Seditio-
narios.

No man shal enter in to holy orders, or bee of the ministerye, that by lawe is conuicted and found to haue put his money to vsury. And in an other place: wee do ordeyne, that no vsurer shalbee made one of the cleargie. And the reason is in the glose, that such me , because they are contentious persons, will goe to lawe, and sue anye bodye , for euerye trifle , and mynde nothyng moze , than greedye, get

gettynge, without all mercy, a synne
agaynst god and nature. And in the
next distinction throughout, the forbid-
ding is playne, with thys reason alled-
ged, that no couetous man, or suche as
followeth hys owne greedy desire, for
worldlie goodes, should bee of the cler-
gie, because they do easely swarue from
Justice, and from all ryghte and well
doynge. And therefore there is broughte
in a decree, of the Picene councell, which
ordeyneth, that suche of the Clergie, as
put out their money for vsurie, takynge
twelue in the hundred or lesse, shalbee
degraded from all their degrees of ec-
clesiasticall office, and made irregular,
because they haue sought to lyue by fyl-
thye gayne, contrarie to the expresse
word of god. And immediately after, it
is sayde, that suche as followe greedilye
worldlye gayne, cannot serue god faith-
fully. And so throughout, there are di-
uers distinctions, directly against vsury
and auarice.

D. 47. per to-
tum.

Consiliū Ni-
cenū. 18.

14. 9. 3.

It followeth in the decrees, by the
authority of saint Augustyne, saint

R. y. Hierome,

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Hierome, and saint Ambrose, that any ouertakyng moze then hath ben lent, is utterly forbidden as playne vsurie. But because you, master preacher, haue alleged those doctours, and other holye fathers of the church, I will not make at my newe rehersall. In the latter ende of the same booke is brought in the sentence of a generall counsell, which sayeth, y^e vsury is committed, whē in any thing is demanded, moze then was lent. As for example. If I lende one tennē shillinges, and take any thinge for it, or yf I lende a bushell of wheate, to haue a pecke, or anye other measure, bee it neuer so little ouer & aboue my principale. In an other counsell, it ys sayde. Ministers that do commit vsurye, shall not receyue the communion. Also hee that buyeth thinges of one sort a beiecheape, to selle the same goodes in the same bynde dearer, cannot be of the clergie. Pope Martyn, in the counsell that hee called, sayeth. If anye man forgettinge the feare of god, and the holy scriptures,

which

Cōsiliū A-
gathense.

14.9.5.
Nullus.

14.9.3.
Vsura est.

14.9.4.

Cōsiliū A-
relatense.

Cōsiliū Ter-
raconense.

Ex concilio
Martini Pa-
pa.

which doe saye (he that hath not geueu
hys money to vsury, shall enter into the
tabernacle of god) doe, after knowledge
had of thys generall counsell, comynyt
vsurie, or take *Centesimam vsuram*, which
is twelue in the hundred, or by any fil-
thy trade, doth make hys gayne, taking
for dyuers sortes of thinges, for eyther
wyne or corne, or anye other thinges,
els by buyng or sellinge, moze then hee
hathe layde out, shalbee put oute of the
clergie for euer.

Pope Leo dothe also forbid the same
offense in the laptie, beinge verye sozys
that any chistian should bee an vsurer,
saynge, that the clergy ought to bee the
moze sharply punished for such offense,
because all others shoulde bee the moze
afrayde to offend, whē the clergy is not
spared.

Pea the Decrees do further saye, that
no almes oughte to bee geueu, of euill
gotten goodes, which cannot bee worse
gotten, than by vsury: but because you
master preacher haue sayd your minde
herein somewhat largely, I will not

P. 14.

saye

14.7.5.

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saye anye more.

And now, that I haue shortly vttered, what is sayd in the decrees of the canon lawe, you shall see, that the decretales likewise, and Clementynes, are directlye againste vsurie. And therfore, I would not haue men altogether to be enemies to the canon lawe, and to condemne euery thinge there wzitten, because the popes were authours of the, as though no good lawe coulde bee made by them, which god forbid, should eyther bee spoken, or thought. Nay I will saye playnely, that there are some suche lawes, made by the Popes, as be righte godly, saye others what they list, whome felwe things can please, although they bee neuer so well setteled and diuised, that are not inuented and made first by themselves. But lett them goe, and goe we to the matter. In the decretales, in the chapter of vsury, thus it is wzitten.

*In Concilio
Turon.*

Alexander the pope, doth straitly forbide all vsury, not onely vnto the clergy, but also vnto the laitye. And y none takynge pawns, whereof encrease or gayne

gayne maye ryle, shall turne the same
 profite to hymself, but retourne it in his
 principal, when hee receiueth hys owne
 agayne. And so thereupon sheweth the
 penaltie that they shal susteine, who are
 manifest vsurers, as I will then declare
 at large, when I come to my last diui-
 sion. And in thys chapiter are diuers cō-
 tracts & bargaynes vttered, whiche you
 shall heare anone, in their proper place.
 In y^e booke called, *Sextus Decretaliū*, Gre-
 gori, y^e tenth bishop of Rome of y^e name,
 begynneth thus: Wee being desirous
 to stoppe the gulse, or whozlepoole of u-
 sury comitted, whiche doth deuoze sou-
 les, & vtterly wasteth wealth, doe com-
 maund, vppō the threathnings of godds
 curse, that the constitution of the latter
 counsell sett fourth against vsurers, bee
 without any violacion at all, fully & wholly
 obserued. And thereupō a prohibition is
 made, y^e no corporacio, colledge, or vni-
 uersity, shal lett any house or dwelling
 place to any straūger vsurer, being bo-
 rne in an other countrie &c. As you shall
 heare moze thereof, in the proper place

*In Conci. La-
 teren.*

*Sextus De-
 cretaliū.*

A Discourse

Clementine.

of my diuision. And now last in the Clementine canon, whiche booke hath the name of pope Clemente, the fyfth, by the aduise and allowance of the counsell at *Vienna*, doth straigtlly forbid vsury, and abrogateth all lawes made for the maintenaunce of vsurie, cursing the that hereafter will sett forth, or bee approuers, abbettours, or counsellours, for the makinge and allowing of suche vngodly and wicked lawes, as you shall heare more at large, when I come to speake of punishmet appoynted against vsurers. Neither shoulde wee so muche hearken, what worldlie princes or magistrates haue donne for worldly pollicie, as to looke, what god and Chyste, the hyghe magistrate of all hath done & forbidden, and folowe that, as which wee are bounde to followe, vpon payne of dampnation. And according vnto that, I doe reade of a Christian Emperour, called *Leo*, who made a statute (as *Hermenopolus* declareth) against vsury, which for the woorthynes and godlynes therein, I thought good to Englishe worde for

Hermenopolus lib. 3. tit. 7.

for woordes as folloiweth.

Although many of our auncestours haue thought, y^e lending for vsury might be admitted, and onely for that the creditours were so harde, and as men loth els to lend: yet we haue thought it most vnwozthy amongst christians, & to bee vtterly abhorred & eschewed, as a thyng forbidden by the lawe of god. Therfore our maiesty doth commaunde, that it be not lawfull for anye man, to take vsury for anye cause, leaste whyles wee goe about to keepe the lawes and statutes of men, wee doo transgresse therby y^e lawe of god, but whatsoeuer anye man doth take, the same shalbe reconed into the principall.

Thus you see thys christiaⁿ emperour, after Iustiniã and others, hauing moze respect to god, thã to any polycie of mā: doth expzessly forbidd vsury: & fearing to blaunch the wrytynge of god, and for policie, to depzaue a veritye, folowethe the playne woordes of god, neither adding therto, nor diminyshing anye iot thereof, as by the lawes hee was commaun

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maunded. Besides thys, the generall counsellles are directly against vsurers. The causes that haue moued wyse and godly men to deteste vsury, besides the plaine prohibition, are diuers and substantial, and therefore woorthy to bee considered most diligently.

The Jewe, that hath vsed thys horrible sinne most aboue all others, & might lawfullye vse the same, befoze Christs comming, vpon any straunger, as appereth plaine in Exodus, hath so robbed the chistians wheresoeuer hee came, & his euill lyuinge seene, hee is banished out of the most places in christendome, and woorthely: for surely that common weale and country, cannot long stande in prosperous estate and welfare, wher merchāts, & all others, become vsurers, And no better do I call the, the Jewes, yea worse thā any infidel, that wittingly lyue by the onely gayne of their money. The causes that moue me, are these Firste, the vsurer ys an idle man, hee doth not trauayle, nor labour by sweate of hys browes, to aduaunce hymselfe,
and

and hys countrey, but bleseth the paynes
and troubles of others, to hys greate
gayne, without anye paynes takyng of
hys parte at all. And therfore, yf all
shoulde doe, as the vsurer doth, y^e ground
shoulde lye vntilled, no trade of mer-
chandize shoulde bee vsed, nor yet occu-
pyng maynteyned, for the vse of man-
kynde. For what follye weare it for a
man, eyther to delue, or digge, to passe
the seas with perill, to wooke in anye
mysterie or handie crafte: when hee
maye, with ease lyng on the one syde,
without labour, toyle or daunger, gete
more vnto hym, with ease and certaintie,
than the best labouring man, with
all his trauayle, or the greatest merchāt
liuyng with all hys paynes, throughe
vncertainty, hauing lyke wealth to be-
gynne as they haue, were euer hable to
geate. For what is hee liuyng that in a-
ny trade, or trafique, can assure himselfe
perelpe, of euery hundreth poundes, to
gayne by his occupyng twelue poun-
des, without anye perill or daunger,
Whereas the vsurer, will be assured of
so

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so much, and moze a great deale euery
pere, let y^e world goe which way it wil,
to the great hurte and vndoynge, not o-
nely of those with whome hee dealeth,
but also, to the distruction of the whole
countrey where hee dwelleth. For besi-
des that hee heapeth muche wealth to
hymselfe, by such vnlawful meanes, he
bringeth a dearthe also of all thynges,
through hys excessive dealing. For whe
hee taketh so deare for hys moneye, yt
must needes followe, that as others do
buy, so they muste sell. And therfore,
when one taketh a hundred poundes,
to paye twentye poundes, ouer or
moze than hee borrowed, that same man
in vttering of hys wares, must so selle,
that hee must paye hys creditours, and
lyue also, whiche hee cannot doe, except
hee selle hys wares very deare, that hee
maye paye all that hee oweth, and gette
some what ouer, to mainteine him selfe
and hys familie. For yf hee doe not ma-
ke of hys wares, the some of sixe scoze &
tenne pounds at the yeares end, which
notwithstanding are no moze woorth,
betwixt

betwixt man and man, than one hundred
poundes at the first buynge, hee is like
to leaue hys occupynge shortly, and to
shutt vpp hys doores for euer. Therfore
you see, that the vsurer is the occasiō of
all dearth and want, that happeneth to
a common weale. And thys is one of the
cheefest occasiōs of all your bankruptes
nowe a dayes, and decayed gentlemen,
that haue borrowed mony, and taken
wares so deere, that the very vsury in
time hath wholie eaten them vpp, & vn-
donaue them for euer. But woe wo: the
that man, that hath so oppressed hys bro-
ther. God is not mocked, and his woord
shalbee founde true, to theire dampna-
tion for euer, except they doe amende in
tyme, and call to god for grace. God or-
deyned lending for maintenaunce of a-
mitie, and declaration of loue, betwixt
man and man: wheras now lending is
bled for ppyuate benefit and oppression,
& so no charitie is bled at all, as though
there were no god to iudge, nor lyfe to
come. I doe meruayle, to see so manye
theues hanged, & so many vsurers liue:

For

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For befoze god, the greatest theefe and
rauerer, that can bee in a common
weale, ys the vsurer, and the woozste
man that liueth. And I am of master
Dckerfoes opinion, and thinke it were
better, that all Englande had one thou-
sande knowen theues, than one hun-
dred knowen vsurers. For the theefe,
may by diligence be eschued, and light-
ly he harmeth but one man at once: but
the vsurer cannot bee auoyded: for the
vsurer beareth the contenance of an
honest man, and is commonly taken, to
bee the best man in his parryshe. Yea hee
is often in aucthoritye, and dealeth as
though it were by lawe, being none o-
ther than a lawfull theefe, creepinge in-
to credite wher gayne is to bee made, &
vse the helpe of brokers, to serue hys
purpose. And thys ys very true, hee vn-
doeth as many as hee dealeth with all,
vnder the coloure of amitie & lawe. And
surely, yf a man bee once in the vsurers
net, it is a great grace of god, if hee doe
euer escape hys handes, without vndo-
yng. Therefore, vnhappy are they that
falle

fall into the vsurers snares, or haue to do with them, for as the caterpillar consumeth the frute of the tree, so doth the vsurer destroye the substance & credit of man. And the worst of all is this, that a man is vndon, befoze he knoweth he is euell dealt with all, beyng persuaded, that all is to hys benefyte, till he be not wooz the the ground hee treadeth vpon. And therfore, the dealing of an vsurer, is compared to the byting of the serpent called *Aspis*. For as saint Chrysostome sayeth, vpo the fyfty of saint Mattheu, where mention is made of borrowing, (as you master Dckerfoe haue partlye touched): The money of the vsurer, is li ke the bityng of the *Aspis*: for hee that is stroken by that serpēt, feeleth therof a certein pleasaunt ytche, wherby hee falleth a sleepe, & so thzough y pleasauntnes of his sleepe, he dieth in pleasure, for the the popson goeth by a lyttle and a little thzough all y partes of y body. So after y a man hath takē mony vpo vsury, & lyueth pleasauntly therwith for a tyme: at lēgth, y vsury perceeth so thzoughout all
hys

A Discourse

his goodes moueable & vnmouable, & al
his lāds, & liuings, are not hable to paye
his debts. As I haue knowe som, & part-
lye you, master Dckerfoe, spake of the
like, that hath borrowed vppon 100.li.
lande, neuer improved onely 300.li. in
money, payng deepe vsurie, be you as-
sured, and at length paide so longe (and
yet in no longe tyme neither) that hys
whole debte, through vsury, came to a-
boue 2000.markes: and so he lost (to saye
in effect) a hundred pound land, for 300.
li. in mony. A pityful case, and woorthy
to bee punished wyth horrible deathe.
Hereof commeth decay of good houses,
and wracking of the people, throughe
this deuouring caterpillers, which beig
not many, in respecte of all others: doe
gather the goodes of infynite persones,
into theire owne handes. And so the cō-
mō weale is weakened, & whole towne
destroyed, through the couetous vsurer.
For when they haue gotten whole ma-
nours and towne into theire handes,
they are sorre, that anye shoulde dwell
there, but them selues. And so they
ride

rd alwaye in time the pooze tenauntes
and suffer them to begge, and to dye for
hunger, and for tillage, vse shepegates,
wher no mē are mainteyned, nor house
holden, but all ouerthrowne: & in steepe
of houses, desert places to bee scene, and
wilde solytarines for beastes to raunge
in, and to feede vpon, cattaille and shepe
occuppyng the places of manye a good
honest meaninge man. So that by these
twoe idle occupations, great vsurie and
manye flockes of sheepe and heardes of
beastes, this noble Countrey is made in
a maner a forrest, and brought to greate
ruyn and decay, thorough dyspeoplyng
of men, ouerthrowing of townes, and
oppressyng of the pooze, w^{ch} intollerable
vsurie. And I pray you, what is moze a-
gaist nature, the y^e money should beget
or bryng forth money: which was orde-
ned to be a pledge or right betwixt man
& man, in contracts and bargayning as
a iuste measure and propozcion in bar-
gayning, and not to encrease it selfe, as
a woman dothe, that bryngethe forth the a
childe, cleane contrarpe to the firste in-

A Discourse

*Aristotle po-
litic. lib. 7.*

stitution of money. And therefore Aristotle saith, that such money as bringeth forth money through vsurie, is an vgly beast, that bringeth forth the monsters from time to time, suche as are not in nature. Likewyse Snydas vpon Aristophanes in *nubibus* sayeth, that such money which bringeth forth money is a swelling monster, waring euery moneth bigger one then an other, and so horrible swelleth from time to time, as no man by wordes is able to vtter, contrary to nature, order, & al good reason. And what equalitye is in bargaynyng. I praye you, when the one partie is famished, and the other is hoggesty fed: Justice is none other thinge then a certeine euenhode or equalitie, and therefore they that do not in their dealings, vse an equal property, do not vse Justice. Now in vsurie, you may well saye, there is noe euenhode at all, for the lender receiueth more then he lent. As after he hath let, he receiueth his principal againe, which is the equalitye in law, then he taketh an ouerplus for nothing, that is to say, gayne aboue
his

hys principall, yea, and excessyue also,
 whiche is a great disproportion & plaine
 inequality, for why shoulde anye man
 gayne, for the onely lending: He hath
 hys owne agayne, without any losse, or
 hinderaunce at all. And what will hee
 haue more: his owne he hath with tha-
 nkes, and more then his owne he should
 not aske. If hee receiue not as good mo-
 ney as he lent, and of the same value, he
 may wel complaine, but when he hath
 his owne againe, wythoute losse, and
 wth thanks too, what can he haue more?
 In lending he loseth the property, and
 vse for the time, and is noe lord of hys
 owne for the season, and what will hee
 haue when hee hath departed with his
 owne for tyme: for nothyng, some-
 thinge: for a shadowe a perfitte bodye:
 for moone shyne in the water, a mans
 whole treasure: I speake of those nolle
 that for lendynge of money onelye (all
 other respectes and considerations set
 asyde) wyl haue moneye for their mo-
 ney, yea, & a great deale for a litle respi-
 ting of time, in forbearig their moneye,

D. y.

a wicked

A Discourse

a wicked kinde of men, and the vnprofitablest wretches that liue. Doe not these worldlinges see, that god of his goodnes, hath freely geuen this world for man to vse and occuppe onelye, to acknowledge their creatour, & to loue their brethren. Doth not y sunne shyne vpon vs freely: the ayre is open to vs all, and wee breathe, thozoughe goddes great mercy, the tyme endureth for our benefite: And wil these idle men sell the sunne, the ayre, and the tyme for their proper gayne: howe can hee bee of god that so dothe. God geueth, and the vsurer withholdeth, god openeth his hands, and the vsurer is strait handed, god is free, the vsurer is harde. God lendeth life and liuing for loue, the vsurer gaineth al that he maye for lone, yea hee taketh mens hartes (as I might saye) out of their bodies. So that I maye well auowe, that lyght and darkenes, whyte and blacke, trueth and falshood, heauen and hell: are not so contrarpe and so distant, as god and the vsurer, yea so farre of is it, that anye man shall take gayne
for

for money, as it is forbidden to do anye
 good work, for vsurie. As that a stock of
 money should run for y^e helping of yong
 occupiers, to marry poore maydens, to
 relieue the poore and afflicted in euerye
 towne & parishe that be not able to helpe
 the selues, or to redeeme captiues from
 the Infidels: al these good deedes I say,
 are forbidden to bee done by the waye of
 vsurie. And therfore, whereas there are
 in Italy, *Montes pietatis*, that is to say,
 mountes or bankes of charitpe, places
 where great summes of moneye are by
 legacies geuen, for reliefe of the poore,
 to borowe vpon gages, and to paye one
 ly after thre or fower in the hundred
 at the most, to mayntayne the officers,
 and to beare the charges of such an erec-
 ted mount for euer: the law doth plain-
 lye condemne all suche doynges to bee
 vsurie, and therfore much more should
 vsurie be abhored, that is excessiue and
 lent onely for greedye lucre and priuate
 gayne. When if we loue to liue together
 in a common societie, as brethren ought
 one with an other, and wyll that coue-

*Cap. sup. ext.
 de vsuris.*

*13. q. 1. 2. & i-
 bi Augusti-
 nus.*

A Discourse

fousnes the roote of all euil, as you haue
weil said master Ockerfoe, bee banished
out of England. Let vs agree, that no
vsurer maye cary estimation (as by law
and right they ought not to haue anye)
but be with hart abhorred, and by order
punished as he ought to be, and to pray
that god maye inspyre the magystrates
hartes, to prouide good and holosome re-
medye against suche wicked and vngod-
ly doinges. Thus muche touchinge the
second parte of my diuision: in al which
talke, I haue folowed the course of my
profession, and bled such speache, as the
authozs and writers thereof, haue geue
occasion of such like matter.

3 In the thirde part I will open diuers
contractes and bargaynes that are vsed
to auoide vsurpe.

I haue neede of money, and deale wyth
a brooker, hee aunswereth me, that hee
cannot helpe me with moneye, but yf I
list to haue wares, I shall speede. Well
my necessitie is great, he byngeth mee
blotting paper, pakthreede, fustiaas, cha-
lets, haukes bels, & hoodes, or I wote
not

not what: I desire hym to make sale for
mine aduantage, askyng what he thin-
keth will be my losse, he aunswereth, not
passe twelue pounce in the hundred.
When I come to receiue, I do finde y I
lose more then twentye in the hundred
(yea, woulde god that none had losse
more) I beinge greeued w my losse, doe
charge the brooker, and saye, that I wil
not receiue the money wyth suche losse,
the merchaunt aunswereth, that he wyl
not take his wares againe, and hauing
my bille, careth not what become of me
that haue bozowed: this is called a dou-
ble stoccado, that is to saye, the stycking
blowe, or the double stabbe. For at the
firste, the poore gentleman is bozne in
hande, there is no money to be had, but
is promised wares, to auoyde, or rather
to mocke the daunger of the statute (but
god is not mocked) and so wyth thys
cruell blowe of wares, hee is made be-
leene that they will falle out not aboue
twelue pound, or 20. marks at the most,
but when hee commethe to receiue the
nete money, y merchant & broker being

D. iij.

agreed

A Discourse

agreed together, he is stabbed at the very hart, paying sometimes twenty pound, nay shal I say thirty pound, I would it had been noe more with some, a wicked and a most horrible cruel dealinge: and once in for a hundred pound, he can neuer come out cleare againe, til haupinge mortgaged his landes, (whiche is y next parte to be played and practised) hee bee forced in the ende, to sell the same oute right. And so betwene the merchaunt & the broaker, the poore gentleman is caught in the Cony clapper, to liue with the losse of thirty pound in the hundred at the least. And yet if there were plaine dealing, in the matter, it were the more sauourye: but the merchaunt is agreed with the broaker, to buy his own wares agayne, and to paye 70. l. for that which the gentleman must paye him a hundred pound for, at the yeres ende. Is not this vsury: is it not vsurpe thynke you, in y devils name? Now surely unhappye is hee that dealeth with such diuelish merchaunts or others whatsoeuer, for of all cutthrotes in the world, these are the absolute

solute horrible, and most detestable monsters that liue. And god kepe all playne and true dealing men from the dangers of all suche false and craftie hipocriticall harlottes, and greedye cormorantes in a common weale. And yet these fellows that thus doe, carie the countenance, as though they were as honest men as the honestist, and are not ashamed to looke an honest man in the face, neyther yet to take office vpon them, because theye florish with the goods of thys worlde, and are wealthie: whereas if theye had their due merite, they should bee cralted for their worthines, to hang on the gallowes, rather then to bee thought meete of estimation, or to beare office as some of them doe, in anye good gouerned common weal. Thus master merchāt when he hathe robbed the poore gentleman, & furnisht him in this maner to get a litle apparel vpo his back, girdeth hym with this frompe in the taile. Lo sayethe hee, ponder goeth a very strong stowt gentleman, for he cariethe vpon his backe, a faire manour, land and all, and maye therefore

A Discourse

therefore wel be standerd bearer to any
prince christian or heathen. Alack what
handling is this? Is here mercye, chari-
tie, or loue, is this merchantly dealing?
would these merchaunts bee so bled, as
they vse others: doe they as they would,
be done vnto: These be marmaides, not
merchants, singing sweetely to confusi-
on. Merchants I saye, that make armo-
ny for the deuill, no better, nor more to
bee esteemed, then ribaldes & common
balwdes, that put for the yong gyrls to
sale, and make merchaundises of them,
to wynde treasure to theire purses. As
Archidiaconus saith. An other hath a pa-
tente of fortye pounce by the yeare, and
commeth in time of hys great neede, to
borowe a hundred pounce for the yere,
making a bargaine and sale wyth thys
condicion, if he doe not repaye the same
100. l. within the yere, that then the said
patente shalbe forseyted for euer: and if
the patentee doe dye within the yere, the
the merchant to haue his owne moneye
agayne, and so muche of the patent as
was in time runne out, and very strong
bonds

bondes and suerties offered therfore.
The merchaunt seeing the necessitie of
the poore gentleman, will not deale ex-
cepte he may haue the whole yerres pro-
fit of the patente assured vnto him, whe-
ther the patentee die or liue: and farther
couenaunteth that the patentee shal not
within the yeare offer to paye the pryn-
cipall, to saue anye parte of the annuitie
for that yeare, and to haue it fīue yerres
together, for none payment of the prin-
cipall, and so hee is content, otherwise
hee will not deale. The poore compels-
led gentleman beeinge dꝛyuen to thys
necessitie, either for the better aduanc-
ing him self to serue his prince & coun-
trei, aswel abroade as at home, & called
perhaps thereunto, or otherwise, for his
necessary affairs at home, to saue hī self
frō present misery, yeldeth wholly to thys
cruel contract, & vnnmerciful bargayne.
And so hauing done in deede his seruice
abrode, for benefit of y^e realm, & welfare
of y^e merchāts chiefly, returneth after y^e
yeare past, about one moneth or some-
what more, at what time offeringe to
paye

A Discourse

paye the principall, and so to be ridde of
thys bytyng blurie, had muche a doe to
haue that moneth forgeuen vnto hym,
notwithstanding his absence oute of the
land, in the necessarie affaires of y^e mer-
chants them selues, as wel for the safety
of their liues and liberties, as for their
proper goods and merchandises. A man
woulde haue thought that forty pounce
gayne, had been sufficient for one yeare
and a moneth, for the lone of a hundred
pound. These dealings I do assure you,
are not to be liked, tending to the vtter
discreditinge of merchants wholye: for
besides that they are bytyng, they are
vncharitable, vnmmercifull, and altoge-
ther wicked, stretching to the vtter des-
truction not onelye of whole families,
but also of good common weales.

I come to an other man, and borrowe
forty pound of him for three monethes,
and do promise to geue his wife a gown
of satine, or an amblyng gelding for his
or her ridinge, without any expresse co-
uenant in writing, this is playne blurye,
although for his lending, hee dothe
not

not receiue anye thinge that is paide by number, weight or measure. Yet foras-
much as he receiueth a value aboue the
principall, he is an vsurer.

I bynde my land woorth twenty pound
by yere to a man for a hundred pounce
in money for a yere, and doe not passe
it by bargayne and sale: If the creditour
doe take the reuenues of the land at the
yeres ende and his pꝛyncipal, he is an
vsurer.

Whee it that a man lendethe an hundred
pound freelye, and hopeth assuredlye to
haue some thankfull recompence at the
yeres ende, because he is a man able to
doe him good dyuers wayes, wythoute
which hope he would not haue lent his
money: vndoubtedlye y^e same man is an
vsurer befoze god, and thys is called
Mentalis vsura, an vsurie of the mynde,
when one hopeth for gayne although no
contracte be made.

What if one lend money in hope to get
an office, assuredlye the same man is an
vsurer?

What if one lende a man moneye for a
certeine

A Discourse

certaine time, because the same manne should speke a good word for him, or do hym a certayne pleasure, it is a ruled case, that for asmuche as a couenaunt is past, it is vsurie.

I do lend you 100 £. that you shal doe as much for me, when I shal demaund it of you: this is vsurie, because a contract is simply made, without anye addicion of time appoynted, whereas if I had asked so much at the yeres end, then it had ben no vsurie, but permutacion, when one good turne of lyke value is done for another, and the time knowen certainly.

A lord dothe lende hys tenauntes money, wyth thys condicion, that they shal ploughe hys lande, whether dothe hee commyt vsurie or noe? I doe aunswer, that yf hee doe not paye them for their labour, but wil take the benefit of their labour, for the vse of his money, hee is an vsurer.

I woulde borrowe, and one selleth vnto me wares, for more then they be worth, (by the halfe) hee is an vsurer that so selleth.

I doe bargayne with a man for sixe monethes, and deale as straitlye with hym as I can for hys wares: when the bargayne is done, I doe offer hym his money presently, so that he will deducte after ten pound in the hundred pound for sixe monethes. I am an vsurer in so doyng.

I do buy tymbre, brycke, or stone, of a man to delyuer the same at suche a time and place, and to pay hym for the same, I doe borrowe so muche vppon vsury. Whether shal the saide man not deliueyringe my stuffe at my tyme and place appoynted, paye mee the saide vsurie or noe? I doe aunswer, that he is bound to pay it in good right.

The father in lawe, doth lend his sonne in lawe a summe of money & taketh i pawn the possessions of the dowre, & couerteth the frutes therof to hym self, for y^e lone of money, the father in lawe is an vsurer. And yet yf the sonne do passe with him by bargayne and sale, he may lawefullye tourne the frute to hys profyte, yf there bee noe colourable dealynge in
thys

A Discourse

this behalfe, in fraudem vsurarium.

He that buieth befoze hand, corne, wine
oz oyle so good cheape as hee is sure not
to bee a loser, but a great gayner, at the
tyme of the haruest oz vintage, the same
man is an vsurer.

I doe lende a hundred pound to my frēd
foz ten yeares freely, not to pay any pe-
ny gayne all that tyme, yf eyther of vs
do dye, but if we both liue togeather tyl
that tyme, then hee to paye me after 12.^p
in the hundred foz these ten yerres paste,
whether am I an vsurer oz no? The law
sayeth I am an vsurer, and the reaso is:
that the perill whiche may happen, doth
not excuse me from sinne, when I take
more then I ought to doe, foz cause of
time not proper.

A merchant lendeth to a corporation oz
company a hundred pound, whiche cor-
poration hath by statute a graunt, that
whosoever lendeth such a summe of mo-
ney, and hath a childe of one yere, shall
haue foz his childe, if the same childe do
liue till hee be full fifteene yerres of age,
500.^p. in moneye, but if the childe dye
before

before that tyme, the father to lose hys principall for euer, whether is thys merchant an vsurer or no: The lawe saith, if I lende purposlie for gaine, notwithstandinge the perill or hazard, I am an vsurer.

I knowe an honest artificer, oweth to a draper forty poudes, to be payd after sixe moneths, I come to the draper, and shewe hym, yf hee will take thirty poudes in hand, I will paye so muche for y artificer, yf hee will turne the debte to mee: Herein I am an vsurer, because I doe buye tyme, in seeking to anticipate the payment of an other mans good debte, for mync own pryuate gayne.

One buyeth a paye, of thzee or foure hundzeth poundes, deliuering fifteene shillings for euery twenty shillings, wheras the paye is like to bee certayne at the daye, as aboute thzee monethes hence: some thinke because a bargayne and sale ys past, there cannot bee anye vsury, for where no lending is, there is no vsury, but here is a lending, in dede cloyed, vnder the colour of buyng, and

A Discourse

so hee is an vsurer, because hee onelye lent the souldiours their mony for hope of gayne.

I doe buy a mans bille of 100. pounds, due thre monethes hence, and geue vn to hym in present money 95. li. here although a bargayne, and sale seeme in shewe, yet it is a lēding, and so the partie an vsurer that payeth the mony.

I do make a bargayne, to haue of certayn poore men, or riche men, after iij. monethes, so many kyne and oren, for so muche mony payd to them in hande. Whereas I doe knowe, that at my bargayne makynge, they haue neither cowe nor ore. Herein I am an vsurer, yf I demaund oren or kyne, aboue the ordinarie price, that they are wote to be bought and solde for.

I do buy certayne geldynges, to haue them deliuered at a certayne sayze, for lesse the they were worth at y bargayne makynge, I am therein an vsurer, yf I were sure those geldygs would be more worth, at the tyme of theyr deliuering,

I do deliuer olde wheate, to receyue
newe,

helpe: yf I do deliuer y same for gayne,
 assuring my selfe of benefite, I am an
 vsurer. I doe feare y fall of mony, and
 therfore, doe deliuer my mony to an o-
 ther man, to haue as muche at 6. moethes
 after, according as y mony was the cur-
 rat whē I payd it: It is vsury, for y, ther
 is moze to be payd, then was receaued.

A corporacion taketh 100. li. of a mā, to
 geue him eight in the 100. li. during hys
 lyfe, wout restitucio of the principall. It
 is no vsury, for y here is no lēding, but
 a sale for euer of so muche rente, for so
 much mony. Likewyse it is, if a priua-
 te man haue a thousand poundes, lyvinge
 by him, & demaundeth for his life, & hys
 wyfes lyfe a 100. li. by y pere, & neuer to
 demaund y principall. It is a bargaine of
 sale, & no vsury, for y the pꝛicipal is not
 to bee restozed agayn at any tyme. And
 therfore no lending can be presupposed.

In Venyce, Floreice, & Genua, diuers
 heretofore haue had pētions, some for e-
 uer, some for lyues, for somes of mony
 disbursed to the benefite of theire Citie:

In all whiche cases, there is no vsurye,

B. ij.

and

A Discourse

& yf any one buy their rightes or titles,
hee is no vsurer neyther.

I seeke an office, whiche I cannot ha-
ue, excepte I doe paye a certeyne some
of money: to auoyde thys paymente, I
doe lend, for two thre or fower yeres a
grosse some, because I will not pay the
sayde moneye: In thys doyng is v-
sury.

I do pawne an howse, with an orchard
for certayne mony, the creditour hath y
benefyte of my ground and house: he ys
an vsurer, except hee wil restore the pro-
fites, vppon repaymente of the princi-
pall.

A gentleman, or lorde hath a manor
stocked, with thyrty mylche kyne, and
700. sheepe, valued at 300. markes, or
there about, as they are the to be bought
and solde: Thys manour hee would let
out, with the stocke, for ten yeaeres, to re-
ceyue the olde rent of hys manour, & 30.
poundes yerely beside, for his stocke, &
at the tenne yeres ende, cyther to haue
at hys owne choyce hys cattell, of like
goodnes and balue, as hee did lett them
out

out, or els 100. pounds in money for the cattell: the queſtion is, whether there is any vſury, in thys kynde of dealinge or no? Firſt, ther is a lending, becauſe the farmour hath propertie in the cattell, and maye alter them, as hee liſt, for his beſt auayle, payng hys yearely rente for them, and reſtoring ſo good cattell, at the tenne yeares ende, as hee befoze receyued. Agayne, hee muſt aunſwere the cattell at the tenne yeares ende, and paye rente yearelye for tenne yeares, although the cattell dye all, the very firſte yeare: ſo that I thinke, thys lord or gentleman, that thus ſeeketh hys certayne gayne, and principall, to bee ſafelye retourned vnto hym, is an vſurer colorably, to the hurte and vndoynge many tymes of pooze farmours. Yet ſome ſaye, that here is *locatio*, whiche ys a letting to hyre, and therefore no vſury. As yf a man ſhould let out his howſe for tenne yeres, to haue hys howſe agayne, or hys horſe for a ſeuē nyghte, to haue hys ſayde horſe agayne, with profite, but I am not of that mynde, for

P. iij.

profite,

A Discourse

When a thing is lett out, the tenantt for the tyme can not alter the property, and geue an other thing of like value, but he must returne the same agayne, in the same goodnes, as hee did receiue it, bee it eyther house, horse, or any other thing else. And therefore I saye, thys is vsurie, because the principal (the losse wherof, was at the borrowes perill) muste alwayes bee restored wholly, with a certen ouerplus and gayne, for the tyme that it is forborne. And then, if thys bee true, what saye these gylde halles, these colleges, these abbotes in tymes past, and these bishoppes also, that haue lett out Lordshippes, with the stocke, for a yerelye gayne, in suche sorte as I haue befoze declared? God bee mercifull vnto vs: the deuill teacheth the woorld many wayes, for men to come the sooner to hym.

And other tricke I haue to shewe, whyche is verpe straunge: for by thys newe deuised practise, men will not, for any thinge seme to be euill, and yet they wilbee euill in deede, and lyue as
wicke

wickedlye as any other, and thus it is. A Northren gentleman of good welth, cometh to London, with 1000.li. in hys purse, & would fayne encrease hys money, but hee woulde not be knowne for any thing, to be an vsurer, because he is a gospeller in shewe, and would not for hys good wil be take otherwise, during thys good tyme. And what doth thys man? He commeth to a broker, & sayeth, that one John Clarke hath ready money in good store, and woulde put it out for gayne, yf hee coulde fynde a good man: Mary sayeth the gentleman, the partye will not lend to anye bodye, except I be bound my selfe for his safe receiuing a gayne of hys money. And thus y gentleman is bound, to hys nyckenamed man, for hys own money, who hereupō requirereth (for the more colozing of the matter) bondes of the borrower, to saue hym selfe harmeles, against thys counterfet John Clarke. The Broker bringeth good men, & good assurance, to saue the gentlemā harmeles, and the y gentlemā cometh to the scriuener & willeth one of

B. iij.

hys

A Discourse

hys men, to take y name of John Clarke
vpon hym, and causeth the wrytynges
to be made in John Clarkes name, and
the money to be repaide, at the sayd scri-
ueners house, at sixe moneths, or twelue
moneths, as they can agree, after twen-
ty poundes in the hundreth, and that in
the presence of the sayde gentleman, or
hys attorney in that behalfe appointed.
Here is a tryme fetch, to mocke god, &
the Exchequer with all, if it were possi-
ble: but god is not mocked, howsoever
therchequer is abused: but such cunning
dealinges, in the ende will haue shame
ynough, of suche their counterfeyt do-
ynges, and dye in hell fyre at the laste.

But will you see an other fetch, and
not by the name of John Clarke, but by
one y in lawe can do nothing? A gētel-
man, a lawier, a merchaunt, a yeoman,
or what shoulde I call hym, holdethe of
my ladie, and therefore will not bee
one of these wyse worldy men himself,
but is contented, that my mystres hys
wyfe, shall go to the deuyll, if shee lyst.
And therfore geueth her leaue, to put
out

out hys money, in a straungers name,
sometymes moze, and sometymes lesse.
And be it neuer so lyttle that is let, and
y partie neuer so pooze that boroweth,
yet shall it not go forth, with her good
will, but with the retozne, many tymes
of y shillinge peny for a moneth, which
is one hundred for an other by the pere.
Merciful god, who would haue thought
that y deuill could haue had such power
in a woman: nay, who would not haue
thought it, considering their miserable
and gredie desyzes to gett, their aptnes
to supersticion, their greatnes of pryde,
theire lousenes of lyfe, and theire am-
bicious desires, without all reason to ha-
ue all souerayntie. God amēde all woo-
men, and forgeeue all men, and graunt
that both man and woman, maye agree
alwayes in one harte and mynde, to
feare god, and to lyue vpryghtely, after
the expresse decree of hys holy will, w-
out such diuelish, and vnnmercifull dea-
linges. Excepted alwaies, in all this my
speache against women, all good woo-
men: and yet they maye bee spared, for
they

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they all, are very felwe in deede, & maye
bee easely packed vp, al the whole packe
of them, in a very small rowme. What
thyftes are not vled, for men to goe
streight to the deuill: Thys one I will
tell you, and no more, and yet I feare
me, I haue tolde ouer manye, for some
will learne to bee naught, by the onely
hearing of these sleighthes, and therfore
ignozaunce in euill thynge, is alwayes
good, but the deuill will teache them
euery howe, although I sayde neuer a
woorde.

A merchant, or an other man, woulde
sayne goe for an honeste man, and yet
woulde needes bee nought in deede, &
therfore, when one comineth, to bozow
mony of him, and offreth to paye for it:
marye sye vppon vsury, sayeth hee, but
thys will I saye to you, sayeth the mer-
chaunte: I haue lent twoo hundzeth
poude to a frende of myne, for a twelue
monethes, and there is not past three
monethes gone, yf hee will lende you y
same mony frely, I will bee contented,
& I promyse you, I will speake to him,
but

but I will not take a peny of you. The party, who is sayde to haue borrowed thys money, hath not borrowed one peny, but setteth countenaunce vppō the matter, although hee had receaued the sayde summe, and therfore wil not forbear the mony, for the rest of the time, without cōsideracion, and so the poore gentleman, shall paye for yt, bee he wel assured. Here is a tricke, that none wold teache but the deuill hymselfe, who ys a longe practysed master, for suche cunnynge mischiefes. But here an ende, & now to therchange.

¶ Thexchange, and what it is,

Therchange, according to the firste institution thereof, is very good, & most necessary, without further talke, if they bee honeste and good themselues, that vse it. And as the trade is very needfull, and the best waye to maynteyne entercourse betwene merchāt and merchant, country and country: so is the playne & open dealing therein, hyghly to
bee

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bee esteemed, suche as none can iustlye mislike, or in any poynte dysprayse.

The name of Exchange, called in Latine *Cambium*, is an auncient and propre woorde for thys purpose, and doth in maner importe none other thyng, then to barter, or change one thing for an other. In Greeke, the occupier or minister thereof, is called *τεραπευτης* that is to saye, a banker or a keeper of table and boorde, where money is ready for all persons, that will haue bullion or coine chaunged, or mony transported. And in olde time, it was not lawfull for any other man to exercise eyther chaunge, or erchaunge, but onely the sayde banker, so admitted by publique auctoritie. Some will haue thys worde *Cambium*, to signifie, *Collibos*, which is a certayne subtraction, or deduction, that the bankers and erchangers make, in the name of reward for theyr paynes, or els, as it were a recompence, for the damage and losse they receue by the money, whiche they deliuer by erchaunge, being more profitable for them, to retayne and kepe it

it still, considering the variety of mony
and coyne between countries. And thys
deduction, was properlye so called, in
some mens opinion, when there is an al
teracion of place in therchange, fro one
countrie to an other. Whiche kynde of
dealinge, is iust, lawfull, and agreable
to reason and conscience, aswell by the
iudgement of all merchautes, as in y
opinion of the best learned lawiers that
euer haue been: especially, when the
bankers and exchaungers, doe not ex
cede in takynge, but are contented with
an ordinarie and competent kynde of
rewarde, confirmed by custome, and al
lowed by publique auctoritie, for kee
pinge theire bankes, lending their cre
dite and mony, to pleasure men withall
at theire neede, and to saue themselves,
from damage and losse. And yf suche
merchautes and exchaungers, were
not, to helpe men that trauell coun
tries, how should trauailers do, namely
scholers and studientes, if they had not
theire billes of credite, and therchange
readie for their most safety, and ease of
cariage

*Bald. in reg.
de consti. pec.
c. 1.3. ff. de
exercit. ibid.
Sali. et. Imol.
cons. 60. in 2.
volum.*

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carriage, or how could any man deale betwixt country & country, to haue hys turne serued for great masses of money, yf such exchange were not? As for example. Some great merchant, or some other private man, is forced of necessity, to make a present paymēt of 3. or 4. thousand pounds, in a forrayne country, or rather some prince: by occasion, for yatching of his necessary exploits, in some strange and forrayne realme, hath neede of 100000. poundes, how should eyther the one or the other be furnished and serued in thys behalfe by any meanes, so well, as by the waye of exchange?

First the carriage of money, eyther by sea or lande, were troublesome and dangerous, the charges and costes great. Agayn, what coyne or money might be prouided that is currante, and starlyng in al countries. And therfore al such exchange is necessary, and woorthy to bee mainteyned, and cherished, if wee will haue trafique & societie to bee continued betwixt al sortes of men and countries. Neyther can this maner of exchange
come

come wth the cōpasse of vsury, because there is no lending for gaine, wthout the which, no vsury can be cōmitted, & it is p^{ro}ued thus. First, the chāger or bācker geueth out hys billes of credite or erchāge frely, wthout takig any couenāted gaine, moze thē is for his indēnite, & perill of hazard, for such a some, as is agreed vpo. And perauēture wthout receiui^{ng} any pēny of y^e principall, he geueth his billes, till they be payd in y^e place appointed, bearing together wth his lēding, y^e aduēture & perill of hys mony. Whereas in lēdig for vsury, it is cōtrary, for the y^e borow^{er} geucth a good assurāce befor hād, & abideth al y^e hazard & perill, y^e may happē, y^e creditour susteining no aduēture or damage at all. Again, in lending mony by vsury, y^e creditour will receiue the selve same kynde of mony agayne, which he deliuered, wheras here in this erchāuge, y^e bāker deliuereth one sort of moneye & coyne, & is payd agayn wth another kinde of mony. Mozeouer y^e manner of cōtract is contrary, being like to buyng or selling, or els to that contract
which

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which is called *contractus innominatus*, & is to saye. I doe gyue you, by p^o cōdiciō, & you doe geue me, as for example. I will geue you at Lōdon, 100. li. of lawfull money of Englād, so & ye will deliuer and paye me at Venice, & value of & same in ducketts of Venice, accordig to their iust valuaciō & price. But now, for so muche as we be in hāde wth money, I will shewe & necessity of money, & how it is to bee valued for & value, betwixt cōuntry & cōuntry, accordig to & stādearde, even in & price & sale of ware. And certes money is the square & rule, wherby all other thinges should receaue estimaciō & price. And as *Aristotle* sayeth. It is & suerty for mens dealings: & wthout money no mā doubtlesse could tel how to trade or bargaine, for it were impossible alwayes, to geue ware for ware, or for one to supplie an others wante, with enterchāgeable deliuering one stuffe or chaffer for an other. As if one had clothes, & wanted leather, to sende hys clothes, to hym that had leather: or wanting linnen, and had wollen, woulde sende hys wollen to
hane

haue linnen, or hauing flesh, would ask bread for it in exchange. These things were straunge, and I saye vnpossible to be brought to passe: because it may hap that the thinge I haue in plentye, and woulde sende for the exchange of my want, an other maye haue the same as well as I, and hee want that whiche I woulde haue. And therfore money was first deuised to be coyned, of the fynest & purest mettals, to be the measure wherby the price of all thinges might bee set, and to mayntayne a certayne euenhode or equality in buying and selling, and y same to haue his standinge valuation, only by publique auctoritie: to the end, that all things mighte equallye passe by trade, from one mā to an other. Agayn, money is vled for y passing of exchange betwene partie and party, countreye & countrey, as I haue said befoze, and wil say moze hereafter.

Thirde, money is vled as a chatell, or a moueable possession, and to be solde by the wayght, after so much the ounce, as commonly all kinde of coyne is solde at

¶ i.

gold.

A Discourse

Smythes stalles, whiche seemethe to bee contrary to the natural institution, and first inuencion thereof: because it is no ware oz merchandise, and therfore not to bee pyyled aboue hys publique estimation, excepte it bee solde as bullion, and not as currant money oz coyne.

And now, woulde god our merchants that pzoferre trade and exchaunge, were so skilfull in their calling as they ought in al good right to be. For surely the ignorance of them, bringethe kingdomes and states manye times to great ruyne. For if they wil be exchangers in deede, they muste knowe perfytely the value of our coyne, and compare the same wyth other fozeine moneye. And as they bargain with others abrode, so they must be assured to haue somewhat moze then the value of our curraunt moneye, for thinges whiche they sell vpon a pze, oz els the realme and they bothe shall lose in the ende. As for example. One buyeth clothe in Blacwel hall, for.iiij. l. s. in Angels, which holde.rrrvi.carrets fine, saue thzee graines of alley, oz eightene ounces fine siluer. The same cloth to be
solde

solde in Spayne, is to be rated at so many duckets as hold. xxxvi. carrets of fine golde, saue thzee graynes of alloy, or at so manye royals of plate, as holde. xviij. ounces of fine silver, after twoe carrets of fine golde to euery ounce of fyne silver. And in making sale of thys cloth, it is wisdom to take so muche ouer & aboue these carrettes or ounces, as bothe may beare a mans charges, and bring a reasonable gayn. And so in al other countries, and for euery princes coine, the baluacion of oure commodities shoulde be made after the like rate, with a reasonable ouerplus to lyue and gayne by. And in therchaunge of coyces, yf our men woulde obserue and compare eight carrettes of fine golde, or fower ounces of fine silver for y pound starlyng here, with the forein coin beyond seas, eyther duckets or Philips Cassars, or any other straunge coine, and euer bee well assured to take somewhat ouer. After this proportion and balance once made, Englishmen no doubt would be Lords of y coin in al places, wher they had to deale.

Q. y.

This

A Discourse

This is by the waye of a glaunce to my masters the merchants. But now to my purposed diuision of y^e bankers art & their profession. Therchaunge is saide to bee deuided into two kyndes.

1 The firste wherof is called exchange real, or therchāge made to y^e last minut.

2 The second is therchange by billes, whiche is after twoe sortes. But first for therchaunge reall, you shal vnderstand y^e then it is v^sed, when the banker or exchaunger receiueth money of any persō in one coyn, to delyuer vnto hi straight wayes money of an other coyne. As for siluer, golde: for shillinges, groates: for groates, pence: for pence, halfe pence: whiche is called erchaunge to the laste minut. Or els when bullion is deliuered for currant money, or when one taketh vpon him to deliuer coyne, in one coun-try, to receiue coin of an other straunge countrie, accordinge to iuste & publique valuation equallie of such bullion coin, or money whatsoeuer, which maner of erchaunge is nowe quite out of vse.

Exchange by billes after the first sort, is
when

When money is deliuered in one countrey plainly and simply, without colour or fraud, and billes deliuered and receiued for the payment againe of the same, in an other countrey, accordinge as money is currant, by merchants valuation betwene those countreys. And this kind of exchaunge maye properlye bee called merchandizing exchange, because merchantes doe onely themselves, sette and appoint the prices and values of money so exchaunged. And therfore, when any man will deliuer in London to any merchant a summe of lawfull money of England, to receiue in an other forein countrey, so much in value as the said summe of English money shall be esteemed to be worth, by merchauntes valuation after their exchaunge from London, in the money of that countrey, where the partie which deliuered the money wil haue it payde againe: there must be first a composition and compacte made, for the value of the money, and a certain distance of time agreed vpon, and limited for the payment againe of the saide money,

Q. iij.

in

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in a fozeine countrey where y^e deliueret
o^r the bozower of the money, wyl haue
it restozed and payde agayne. For the
better vnderstandynge and meanyng
hereof. thus I save. A certain man doth
bozow here in London of a merchaunt,
a hundred pounde Englishe, to paye the
value thereof agayne at Antwarpe, ac-
cording as the Englishe moneye is currant
and valued by merchaunts in theire ex-
chaunge, from London to Antwarpe.
Here it is requisite, that the bozower do
resorte, and haue accesse to suche as bee
brokers and solicitours betweene party
and partie, for makinge of the change,
of whom hee shal learne what the Englishe
pound is worth and esteemed from Lon-
don to Antwarpe in Flemyshe currant
moneye, for what soeuer dystaunce of
tyme, he wil take it vpp. Now graunt
that the Englishe pounde, thus exchan-
ged from London to bee payde in Ant-
warpe at sight, that is, so soone as the
billes of exchaunge shalbe presented at
Antwarp: is esteemed & valued at fower
and twety shillings Flemyshe, so shall
there

there be payde in Antwarpe, after thys
 reconing and pryce of fower and twen-
 ty.s. Flemyshe for the English pounde,
 the somme of a hundred & twenty .pound
 Flemishe, for the englishe hundred pound
 deliuered at London. And vpon this cō-
 pacte and agreement so concluded, the
 money is paide at London, and billes of
 exchaunge receiued, for repayment and
 satisfaction of y^e same again at Antwarp
 Now the party comming to Antwarp,
 or els seding his letters of aduise to som
 frende of his, willing him to paye 120. l.
 Flemish, so soone as his bill for paimēt
 thereof shalbe presented vnto him, pray-
 ing hym also, for the furnishing therof,
 to take it vppe there again by exchange
 at sight, and to giue his billes vpon him
 to paye the valour thereof at London in
 English money: here y^e party inquiring
 how the exchange at sight passeth frō Ant-
 warp to Londō, findeth not aboue 23. s. ix. d.
 or. x. d. flein to pai for a pound of English
 money at Londō. After y^e which rate ta-
 king vp so much Flein moneye at Ant-
 warp, as wil pay & satisfie the 120. l. flein.

Q. iij.

and so

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and so geuing his billes of exchange bp
pon his frende at London, his frynde
must paye at the sight thereof, within a
litle moze or lesse, 101. l. five shillings, or
100. l. sirteene shillings eight pence law-
ful moneye of Englande, for the value
thereof, paide for him in Flemishe mo-
ney at Antwarpe. After the whych reco-
nyng there is losse for the vse of a hun-
dred pound, for y^e space, not much aboue
twelue or fozteene dayes cōmonly, for
in that space of time, chaunge and re-
change bpō sight may be made betwene
Antwarpe and London) the summe of
sirteene, or five & twenty shillings, law-
full money of Englande, or therabouts
for the hūdzeth. Thus the world goeth,
and this is their kinde of exchange. And
now let vs examine whether this bee v-
surie or not. All learned men doe deter-
mine and consent, that vsurie is cōmit-
ted onely, where lending and bozowing
is, and that when anye ouerplus or ex-
cesse is taken, ouer and aboue the p^{ri}nci-
pal that was lent for the verye respect
only of lending, & in consideratiō of for-
bearing

berig money for time, in þ case is vsury.
First it appeareth in this first sort of ex-
change by billes, that there was payd at
London, one hundred pound onely, and
no more of good and lawfull money of
England to receiue by exchange at sight
in Antwarpe, folwer and rr. s. flenishc
for thenglishe pounde, whyche was so
perfourmed and payde by the taking vp
againc of the same money, to be rechan-
ged back againc at sight, to London. So
that there was payde to the partye that
first lot the moneye, about the summe of
a hundred pound sixtene shillings eight
pence or a 101. l. five shillings lawfull
moneye of Englande. Whiche is an en-
crease or gayne growynge to the lender
of his money, to þ value of sixtene shil-
lings and odde moneye, or of twentye
shillings and odde moneye, onely for the
taryng and forbearinge of his moneye
twelve or foreteene daies. Whiche ouer
gayning, and excessive takynge in thys
sort, is in my opinion, most biting vsu-
rie. And yet is thys kynde of exchange,
moste commonlye vled at this daye a-
mongst

A Discourse

mongst all the merchants of Europe, & had in great estimation, and commended, as a thinge moſte neceſſarie and a very ready mean to ſerue mens turnes with all, at all times, when theye neede. And yet in deede it is an extreme uſury, yea, and ſuche a Moth, as he that uſeth it, will ſooner bee conſumed that waye, then by anye meanes els in the worlde, eſpecially by the rechaunge backward, whiche is euer hurtful, coſtly, and very chargeable.

The ſeconde kynde of billes or merchandiſing erchaunge, maye bee called ſecks and dye exchange, and is practiſed when one doth borrowe money by erchaunge for a ſtrange Region, at longer or ſhorter diſtaunce of time, to ſerue his turne the rather thereby, not myndyng to make anye reall payment abroad, but compoundeth with therchanger to haue it returned backe agayne, accoꝝdyng as therchaunge ſhall paſſe from thence to London, for ſuche diſtaunce of time as they were agreed vpon. And yet to colour this matter, there ſhall billes of exchange
bee

be deuised, & sent to some of his frendes
that lent the money by exchaunge, with
letters of aduise, to return the byls back
again, and a testimoniall howe the ex-
chaunge commeth from thence, at suche
dystance of time, as he aduertised him
of, by his letters. Which retourninge of
billes by testimoniall, doth euer cost the
partye that dealeth with this sorte of ex-
chaunge, after the rate of sirteene and
twenty in the hundred for the yere. And
oftentimes, such alteracion of exchange
may chance by scarcitie, or aboundance
of money (whereof the banker will take
aduantage) that it standeth y^e borower
sometime aboue five and twenty or thir-
ty in the hundred pound for y^e yere. And
billes by this kynde of exchaunge are
made on gods name, for a colour onelie
to get the parties hand to them, to shew
(if neede be) that suche moneye so lente,
was taken vp for him by exchaunge, the
said billes being neuer sent out of Lon-
don: to thende that the party who vseth
his money in this sort, may haue his re-
coning geuen him to paye as the rate &
course

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Course of the exchange: hath the paster al the while hee hath the vse of that moneye, which shall falle out noe lesse then after the losse of twenty in the hundred pound for the yere: or perhaps (as the dyce frolicke charitie of the lender, shalbe moued) after xxv. or xxx. in the hundred pound, because the tasking, and limittting thereof resteth altogether in the bankers hand. This dyce kynde of exchange is vtterlye to bee abhorred, for that it is none other then a manifest cankered vsurie, and therefore hath been heretofore forbidden by actes of parlyament: as may appeare in the reigne of two noble princes kynge Henry the seventh, and kynge Henry the eight, of most famous memory. And yet al this notwithstanding, the merchants wil say, that they commit no vsurie, by suche kynde of dealinge, although the lender by exchange bee alwayes for the moste parte a verie great gayner. And the reason is, the vncertainty of gaine, and doubtfulness of profite, for that thowowe the alteration of the exchange, & deliuerer or lender of money

ney, maye chaunce to susteyn losse sometimes: and therfore this aduenture and hazarde considered in the exchange they say, there is no vsurie at all. But this is no solwnde reason of theires, but rather a meere cloake, to colour theire conyng deuises with al: because that in this seconde kinde of erchaunge, therchanger or lender of moneye, is commonlye hys owne bayly, and tareth the borowers losse, accordeinge to his priuate commoditie and gayne, who wylbe well assured to be no loser, no more then hee that putteth forth his money vpon playne vsurie, and bargayneth alwayes for present gaine before hande. And althoughe the banker perhappes bee not so fullye assured of his gayne, as the vsurer commonlye is: yet it is a hundredth to one, by the course and order of therchaunge the deliuerer of money, shalbee no loser in the end, but rather a gayner, because the price of moneye by erchaunge from London to Antwarpe, is euer dearer & higher by three pence or folwer pence in the pound, then it is from thence to London,

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don, at whatsoeuer discrepance of time,
the erchaunge be made. And therefore þ
gayne thereby is in deede very certaine
to them, let them saye what theye list. I
graunt stil, that real erchange is honest
and lawfull, where money is deliuered
to be payde againe at sight, or at twoe
or thzee monethes, accoꝛdinge to þ iust
and publyque valuation of moneye, to
what Countreie soeuer therchaunge ys
made. But this kynd of exchange plea-
seth not merchants, the same hauing no
such sauoz of lucre and gayne, as the re-
chaunge, and the oꝛye erchaunge haue:
whiche twoe kindes of dealyng, are ve-
ry hurtfull to al occupiers, and destroy
all trade, when suche often retournes are
made of money, eyther the one waye or
the other. And therefore the exchange in
these daies, is no other thing then a cer-
taine couetouse negociation, a greedye
kynde of choppinge, & a colourable ma-
ner of chaunginge, or rather a certayne
deuise of buying and sellynge of coynes
and money, by waye of commutacion &
erchaunge, which maye aptely be called
merchan-

merchādissing exchāge, as I haue declared befoze, y^e same beig found out by chāce & fortune, & at length by experiēce reduced into such an arte, as is altogether against nature. For y^e occupiers thereof doe geue and sell moneye for moneye, whiche was not inuented and ordeyned to that ende, that eyther it should price it selfe, by it selfe, or bee valued & esteemed by waie of merchaundise, but that al o^rther thinges shoulde receiue their prices and value of it. And the valuation of money to proceede, and haue allwaies estymacyon from publique authoritie, and the same to be perpetual and vnchangeable, according to a knowne standarde. Whereas the merchant exchaunger selleth as it were, the valuation and rate of moneye, makynge at all times, what price he listeth: wherein he transgresseth publique order, against al equitie & common iustice, practising vnder the colour of exchaunge and rechange all the mischiefes that vsurers can deuise. And for the closer & more secrete handeling of the same, the exchāgers haue imagined certein

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certeine distinctions of time, to bleare & stoppe mens eies from spyng their pretended vsuries, & counterfeyt dealings. For when a man wyll borowe moneye by bill of exchaunge, he is asked and demaunded, whether hee wyll haue it at sight, vsaunce, or double vsaunce: which three varieties of time, bee the three distances, chiefly vled amongst merchāts, and exchaungers now a daies, although there be manye other. And then if from London money go by exchange at sight for Antwarp, for xxiiij. s. the english pound, it shal go at vsaunce, which is a moneths time, at xxiiij. s. iiij. d. and at double vsaunce, which is ij. moneths time, at xxiiij. s. viij. d. oftentimes at moze, but seldom times at lesse. So that for the forbearing of a hundred ~~li~~. pound for one moneth, there is gotten fiue nobles, and for the forbearing of it two monethes, there is gotten, three pound six shillings eight pence. And therefore it were as good, at the least it were al one thinge, to say to him that will borowe moneye by thys exchaunge: sir, ye shall geeue mee for a moneth

monethes forbearing of a hundreth poundes, thre and thyrtye shillings and fower pence, and for twoo monethes, thre poundes sixe shillings and eighte pence starlinge. And yf a hundreth poundes bee taken for sighte, whiche is commonlye not passing fower or fve dayes respicte, betwixt London & Antwarpe, there is likewise gaine reaped, more or lesse, or els men will not deale. All whiche considered, whoe can excuse this kinde of trade from vsurie: because the baker, or deliuerie of mony, maketh hys gayne before hande: setting seuerall prices vpon hys moneye deliuered for euery distance of time. And so receiueth more againe, then hee firste disbursed, onely for lending of it, and for the delaye of tyme, in forbearing hys money: making other mens necessities, to serue hys greedie couetousnes, coloured with these straunge, and vnwonted termes of diuersities of tymes. Wherein y ignorant and unskilfull of thys kynde of trafique, haue supposed some reasonable

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cause

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cause, to lye hydden, for takynge suche gayne and profite, as redoundeth to the by the said exchange. But in very dede, there is no reasonable cause at all, but a very flatt lending of mony, for laker & gayne, as all vsurers commonly doe. And therfore, I can not iudge, but both these sortes of exchaunges, as well exchaunge by bylles, as secke and drye exchaunge, are the very practises of vsury, vnder y colour and tytle of exchaunge: wyshing that no such cutting exchaunge, shoulde bee vsed or borne withall, in anye well gouerned and christian commō weale. But yet, because merchauntes, whiche haue an intercourse and trade of occupynge, betwene countrie and country, many tymes, for the furthering of their busines, or for the benefitinge of some mans necessitie, seeme to haue neede of exchange: it is not forbidden, but that they maye vse reall exchange alwayes, before specified, so the same bee doone without fraude, for one to serue an others turne, leauing that subtile inuencion

elon of three distances of tyme, bargay-
ning, as it were, for greedy gayne, and
gaping after profit vnlawfully, by let-
ting forth their money. And surely
merchauntes should not lyue by gayne
of monye, but by gayne of wares, and
yet not sellynge tyme therein neyther:
but folowing a knowne lawfull trade,
for the maintenaunce of common socie-
ty, doyng as they would bee done vn-
to, and helping one an other charitably
as neede shall iustly require, and tyme
gyue oportunitie. Thus if merchants
would deale plainely, and simply gay-
ne without seking further aduauntage,
and sell yng for tyme as they could pre-
sently, it wer charitable, it were honora-
ble, it were profitable for al estates, yea
it would be the vniuersal benefite of Eu-
rope, to thaduauncement of all welfare
& plenty. Whereas now, through theyre
vnmmercifull dealings, in this their bi-
ding & cuttig erchage in respect of time,
they destroy many honest men, & vndoe
princes, that bozowe mony of the after

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that sorte, & so bering all thinges at last
to vltter confusion. God open the eyes of
christian prynces, to redresse thys euill,
the onely inuencion of the deuill, to de-
stroye all charitie, that in right shoulde
bee vsed betwixt man and man.

The yong kyng of Portugale, beeing
about 19. yeres olde, thys January last,
hauing had the absolut gouernement of
hys kyngdome, synce the fowerteene
yere of hys age, according to the cyuill
lawe, doth deale seuerely at thys tyme
against offenders, & especially againste
such as are hurtefull in theire trades to
the publique benefite of hys people.

And whereas, amongst other gawles
of hys countrie, hys maiestie vnderstan-
deth by some godly men, that y^e exchan-
ge in hys realme is muche abused, and
practised amongst merchants there, for
gredy gaine onely: hys hyghenes hath
forbidden by proclamacion, vpon great
paynes (as I am enformed) that no ban-
ker, or other whatsoeuer hee bee, shall
geeuie anye billes of exchaunge, for any
maner

maner of gayne at all: no not so muche as to haue consideration, for the charge of keeping theire bookes and cassiers. But yf anye man bee disposed to geeue hys billes of erchaunge for anye place, or by anye maner of wayes, hee muste geeue oute the same freely, without takyng any one peny for hys paynes, takyng onely value for value, and no peny ouer at any hande. For yf he doe otherwise, hee incurreth straight wayes a great penalty: the weight whereof, he shall feelee, bee he well assured. For this must I saye, that I haue not secne better Justice doone, nor lawes better executed in anye place in Chrystendome, then in Portugal. God graunt Justice els where in euery place, yf vsury amongst other offenses, maye be at the last in no place at all. And would god, that men would ones leaue crafte, and vse playnnesse, and gett wealth vnto them lawfully as they oughte to doe, and in good conscience. For suerly as men do now lyue, especially in this matter of erchan

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ge, they doe make the name of exchange, to serue their wicked purposes, entremedling in the righte of princes, for their owne gayne, beyng lordes of coyn, to the great shame of all princes and states. For wheras all kynges and gouernours, should sett a certayne rate vpon their coyn, and no man so hardye to oueralue the same: these bankers, these money men, and these merchants doe sett what price they list of moneye, and make it eyther of hyghe value, or meane value as they please, for their owne singuler commoditie and priuate gaine. A tyme was, when princes only did deale with the valuation of money, and exchange of the same. As firste the coyn was rated in al countries, at a certayne value, by publique order and authoritie from the prince and state. And then none gayned, by any exchange of moneye: for the value beinge knowne, none would geue more, yea none durst geue more. And especially in England, in the fye and twentye of kyng Edward

warde the thirde capit. xij. The exchange was not vsed by anye subiecte, but by the kynge onelye, vppon payne of forfeiture of the money so exchanged. The same lawe was likewise vsed in kynge Rycharde the seconds dayes, and in the thirde yeare of kynge Henrype the seuenth, and then did all states florish. For the stranger bringing in hys wares into thys realme, did firste paye his custome, by hys ofte trafikyng, and employnge the moneye that he receaued here vpon the commodities of thys lande: and so paynge custome, departed home to hys country agayne, without caryng anye money alwaye at all by exchange, excepte vpon great cause. For if there were not sufficient commodities here in wares, hee made hys exchange then with the kynges officers, and none others. So that it was known certainly to the prince and officers, what exchange hee made, and vppon what cause. And then was no fraude vsed, yea in those dayes, merchauntes
K. iij. were

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were beneficiall to the prince, profitable to their countrey, and wealthye to themselves, with ofte trading, muche barattinge, great changing, and speedy sellynge of their wares, with the commoditie and chaffer of other countreies. Synce whiche tyme, the merchants seying great gayne before their eyes by therchange, beganne to flatter princes, and made offer, to lend them great summes of moneye vppon their neede, if they would suffer them, to vse therchange one with an other. And so they entred into a fraternitie, to haue the erchange, amongst themselves, and agreed vppon fower standinge bankes, to serue the pleasure of all princes. That is to saye, at Antwarp, Lions, Venice, and Rome: who hauing in all these places certayne priuileges graunted vnto them, for their securitie (for otherwise, it were hyghe treason, to entermeble with the valuacion of coyne, agaynst the leaue of princes) they gaue newe valuacions to coyne, for
their

theire private gayne, callinge it permis-
sion money, makynge a greater value
of the coyne, then it was in hys owne
nature, & by publike auctoritie agreed
vppon: takynge occasion vppon discre-
pances and distances of tyme, and pla-
ce, to make the money dearer or chea-
per, as they pleased amongst themsel-
fes: and that after thzee maner of wa-
yes, at sighte, at vsance, and double vs-
sance, as is sayde before. And from these
fower places, other cittyes tooke exam-
ple: as London, Ciuil, Lisbon, Warys,
Roane, and Bridges, and vsed the sa-
me permission erchange, as the other
fower standing bankes did. And thys
is strange, to see a diuersitie of payme-
t from one place to an other of equall dis-
tance. As for example. From Antwarpe
to London, therchange hath been twoo
and twentye shillinges tenne pence, at
sighte: and from London to Antwarpe
agayne, it was straight wayes thzee &
twenty shillinges. Likewise the erchan-
ge from London to Roane, for a french
cro'one

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crowne, was five shillings eighte pences or tenne pence at the moste, and immediately, from Koane to London, the change was agayne five shillings, or five shillings eleuen pence at the least. By whyche examples it appeareth, that one some of moneye, of one sorte and kynde of coyne, hath twoo pryces, and twoo valuacions at one tyme exchanged, for one distance of tyme, differing onely, by the diuersitie of place & countrey. Thus wee see, what merchandizes men make of moneye, and alter coynes, valued by publicke authoritie, to bee of what pryce they list, for theyre owne pryuate gayne and commoditie. And synce thys permission exchaunge hath ben vsed, playne dealing, and charitable lending hath bene forgotten, bullion hath not bene brought into this lande, artificers haue decayed, the princes custome in all countries hath beene muche lessened, all lawfull tradinge, nothinge so muche vsed, good occupyinge to wnes haue come to ruyne,
and

and the great transportinge of wares
from one countrie to an other, nothing
so frequented amongst merchauntes,
as hath bene heretofore. And last of all,
the pryce of all wares by thys mea-
nes, hath been greatly enhaunced. And
will you see, when therchaunge is most
blesed. Thus it is. Whether plentie of wares
is to bee solde, and good is to bee done
with the buiynge of them: thither is
money sent in great abundance to buy
the same, and the same money rysethe
streight to a greater value, when anye
one wyll borowe to paye presente mo-
ney for merchaundizes. And thus the
merchauntes payynge for moneye af-
ter fifteene in the hundzeth at the leaste,
although hee make a good market for
hymselfe, yet hys owne country men
shall feele a smart, when hee commethe
to sell the sayde wares at home. For
hee will so hyghten the pryce of hys
wares, that hee will lose nothyng by
therchange at all. And so the poore chap-
man, and the playne meaning man,
shall

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shall paye for hys exchange euery penny, besydes the gayne that the seller will make for hys owne lyuyng. And thys is the reason, that wares were deerer in thys age, then they haue done heretofore, onely throught the deueltish and wicked merchaundize exchaunge. Nowe lorde god, what meane prynces to bee thus abused, to suffer priuate men, to sett pryce of theire publike coyn, and to make it oftentymes, to bee more woorth, by permission exchaunge, then by nature it is possible to bee: suffering them, to change the course of nature, as though a pounce weighte, should be more weightie then a pound, or a pounce tale, more than a pounce tale, or an ynche more than an ynche, or a barley corne, more than a barley corne. And thys I vnderstande, that certayne riche bankers, agreing together, and takyng by great masses into theire handes, can make what value they list, of money: for moneye must bee had, what shifte soeuer men doe make, and paye

paye they neuer so deere, they will ha-
ue it, rather then fayle of their purpo-
se, for wat. And thys is the reason, that
not onelye great merchauntes, but also
great princes and kyniges, are manye
tymes bankruptes, through the excessi-
ue paynge for money borrowed, vnder
the name of exchange. But moneye
was not firste deuised for thys ende,
to bee marchaundize, but to bee a mea-
sure and a beame, betwixte man and
man, for the buyinge and sellinge of
wares. And so euerye man to receyue
moneye in value, for the goodnes and
pryce of hys wares, and not that men
shoulde make money of money: a thing
so contrarpe to nature, as nothynge can
bee more, and the onelye ruyne of all
trade, throughout the moste parte of
thys knowne worlde. Thus I talke,
and spende wynde in bayne, for you
master merchaunte, stande still vppon
thys, that no order can bee taken for
therchange, because of the vncertayne-
tye of it, whiche ryseth and fallethe, as
the

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The scarletye or plentye of moneye is.
And what is the cause of all thys: sure-
lye the greedynes of man, and the coue-
touse desyre, whiche hee hath to enry-
che hymselfe, by hooke or crooke. Nowe
Lord for hys mercyes sake, is there no
waye to temper thys vnsaciabie desyre
and greedy couetousnes. Well, howsoe-
uer men wilbee euill, it is not good for
others to lulle them in their euill, or to
allowe of synne: but alwayes to speake
against vice, as god hath commaunded,
and to referre the punishmente thereof
to hys iustice, in due tyme to bee minis-
tered. But I am afrayde, I haue been o-
uerlonge, in thys tedious cause, and
hyghe mysterye of merchants occu-
pacion: and therefore I will speake no
more thereof, but shewe you now wher
no vsurye ys at all, and that in dyuers
contractes, and so declare the difference
betwixt interest and vsury.

I doe buye lande of my frende for a
certayne summe of money, and of like
value to the lande, with thys condicion:

yf hee bringe me the money agayne, at anye tyme, hee shall haue hys lande agayne. I beyng lawfull owner of thys lande by bargayne and sale, maye safely enioye the frutes and rentes of the same landes, without anye suspicion of vsurpe committed, and the rather for that I haue payde the iuste value. And (as I haue often sayde heretofore) vsurie cannot bee, but where lending is, & the propertie altered, and the vse also of the thyng lent, consumed. Nowe then, hee that hath gotten landes by bargayne and sale in thys sorte, although hee haue promised, to sell backe agayne the sayde landes, for the sayde moneye: yet is hee true owner thereof, and may take the frutes, without daunger or offense to god or man.

Allwayes provided, that these dealings bee not vsed for colozable cheuisaunces, to make indentures of bargayne and sale, onelye for vsurie to bee exercysed, and to auoyde thereby the daunger of lawe. Now thys fraude & thys sleight, maye

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maye bee easelye espied, yf the maner of dealyng, bee well and aduisedlye looked vnto. As thus. If the man that buyeth this lande, bee a knowen vsurer, it is lykely that hee seeketh the gayne of hys monye, by the rent of that lande, and hys monye also, when it is offerde. Agayne, yf the moneye payde, bee muche lesse than the lande bought: it is mosste like, there was no playne meanyng of anye bargayne and sale, but a deuylse, to auoyde the daunger of lawe, and so to make gayne, by the profite of the meane yssues of the lande, a common thypste bled now of dayes, to mocke god with all, and hys lawe, but god is not mocked. And suerlye there is no ryghte or lawfull buyng, where very lytle is geuen for that, whiche is very muche woorth, but a certayn cunninge bled (as I haue sayde) to mocke both god and man.

I doe freely lende mony to my frend, for sixe monethes, with thys conditiō, yf he doe not paye me the sayd mony at the

*C. de pactis
interempt. &
vendit. l. 2. &
l. commissoria
& l. cum te
feodum.*

the time, he shal pay vnto mee suche damages as I shal susteyne, for default of his payment. In thys case, if hee breake day with me I may lawfully demaunde recompence, and take reasonable vsury without offence, because he hath hindred my gayne, in breaking day with me, for that I purposed vpon the same moneye at that time, and made iust reconinge to make then certeine paimentes with the selfe same moneye. And yet if vpon lending my money, I demaunde a certein, as twelue pound in the hundred pound, more or lesse, for the onely forbearing, & for time sake, wythout knowinge my losse that mighte bee afore hande, I am herein an vsurer.

I beinge an occupier hauing money lying by me, whiche perhaps I must shortly employe, and notwithstandinge, because my frende hath great neede, I do helpe him, with an hundred pounce for sixe monethes, with this condicion, that if I shal stande in great neede of y same money, within the same space, eyther to pay some necessary debt not yet known

S. i.

vnto

*C. peruenit,
& C. constitutus. De fide
iussor.*

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unto me, or to buy some very good bargain, that maye perhappes falle in the mean season, which I cannot do, without the saide money: my said frend shall promise me to paye for me al such vsury as I shall bee forced to paye, in consideration of the wat of my money. Herein I doe not commit vsury, if for good causes I doe demaund allowaunce, wythout fraud, couine, or any coulozable dealig at al, but onelye for mine owne certeine indemnitye, and to saue my selfe from an vndoubted knowne harme.

An other cometh to mee and woulde borrowe a thousand pound in golde, and as muche in plate, for a shewe to declare and set forth his wealth the more to y^e worlde, when it is seene in his shoppe. In thys case I maye take vsurye for my gooddes, without offence. For this is no lending, but a letting out for hyer, vpon his peril that letteth for a certaine time, & therfore wher no lending is, nor property altered, ther cannot bee any vsury at all.

The Apothecarie lendeth to y^e Phisicion

ICO.P.

ff. commodati
L.3.

100. P. by y pere freely, because he shal sed his billes of receipts vnto him & to none other. In this case is doubtfull aunswering. But if the Apothecary be a iust dealing mā, & haue good ware in his shop, and deale faithfullye wythout flaunder or hurte, so that neyther the Physicion him selfe, nor yet any other for him can perceiue or iudge, that hee is damnyfied in any thing: I do thinke y in thys case, ther is no vsurie, because the Apothecarie doth not take any thing, to be valued or measured, by money ouer & aboue his principall, but onelye the fauour of the Physicion, for the vtteraunce of his good lawefull and honeste wares. Althoughe there bee that say, this same is a knacke of vsurpe, by lendynge of moneye to vtter their wares better, and to gette moze credite amonge the people, but I referre it to their consciences that so do.

A nightyer man then my self, wythholdethe throughe force, a porcion of lande, from mee: I am lothe to trye the lawe wyth hym, because hee hath the lawe in hys hande, and ys a Iudge.

S. y.

And

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And I offer to lende hym five hundred pounde, for a yere or two freely, so that I maye haue my owne, without farther trouble or vexation: In this case, I am no vsurer, because I doe not gaine any thing, but onely receiue mine owne quietly, without further trouble or charge. I doe borrowe an hundred pounde for a yere, promisinge at the yeres end to led an other hundred pound to my frende, of whom I borrowe the yere before: this is permutacion, when one good turn of like value is done for an other, and noe vsurye.

I take the perill vpon me of the cariage of a great masse of money, I may lawfully take portage money for my pains without offence: for it is no vsurie, because it is but the reward of my trauail. I am suerty for one, and pay the debte, paying vsurie for the same money. The principal debtor for whom I was bound, is bounde to paye vnto mee the vsurye, and the payment vnto me is no vsurye, for that I haue nothing but mine owne againe.

*Ext. siede in
for. ca. 1. §. 2.*

A man

A man by teſtament, graunteth a legacie, and willeth his ſonne to paye the legacie, and ſo muche (*nomine pœne*) for not paying of it: The law ſaieth, the teſtator maye charge his executors or heire, vnder a penaltie, to pay his legacy, and the ſame is noe vſurie. But if the teſtatoure ſhoulde thus ſaye. I will that my ſonne or executor, ſhal pay for euery moneth that they are behynde hande, ſo muche, and ſo from moneth to moneth til it bee payde: this is vſurie ſay the lawiers, becauſe the time is mencioned and payned. Baldus rehearſeth this matter by a teſtatour, that charged his executor to paie vnto *Sempronius* a hundred pound, after his deceaſe, or els to paie vnto the legatorie for euery pere that it were vnpaid one tunne of wyne, or tenne pounce in moneye: the executor payde the wine for thre peres together, & afterwards refuſed to paye anye penye or legacye at all. The legatorie had the executoure in ſuite, and it was ruled by lawe, that hee could not haue any thig, becauſe it was againſt lawe y a teſtatour ſhould make

Bald. L. vii.
ca. col. 6. q. 3.
De hijs que
pœne nomine

S. iij.

anye

A Discourse

any such bequest with a penaltie, beinge none other then cloked vsury.

And in this case, *Baldus* saieeth, that he preuailed for hys clyente therecutoure, against the legatarie. Nowe yf the testatour had simplie saide this, I will that *Sempronius* haue tenne pounce ycarelye for these .x. yeres, & at the .x. yeres ende, 100. P. It had been noe vsury at all, but a plaine and lawefull legacie.

*C. Salubriter
extra. De usu
ris. Et ibi Pa
wor. et Ant.
de Burr.*

A man hath a summe of money allotted vnto hym for the dowry of his wife, the money is not paide at the day of the marriage, nor yet long after, but some piece of lande casually bearing frute, or corne in pawne, allotted vnto her: y husbande shall haue the benefyte of that casual ground, bee it frute or corne, vntil the dower bee fully paide, or hauing no such land nor pawn otherwise, he shal haue y interest of his money delv vnto him, because he susteineth the burden and charges in mainteinig his married wife freely, wout any dowry at al. And so much interest shal he haue, as he can proue his certaine charges of the marriage hathe been

been. There be also, that thinke, he may practise before hand, for a certain portion monthly, or yerely, til he be paid y whole dowrie, whiche opynion Panormitane amongst others, doth maintein.

A riche man dealethe with hys baker, & saith thus. Neighbor, I knowe you nede money to buy corne, you shall haue 100. l. of mee for a yeare, so that I maye haue wekely, so much manchet, or cheat bred, as amounteth to a roial, noble or crown weekly for the whole yere, and then to put me in good assuraunce for my 100. l. at y yeres end. This is vsury in the deuils name, & he more fit to eate stones then bread, y would binde men to such a bargain, & haue so litle charitye in hyni. A lord saith to a brewer, sirha, you shall haue i such a parsonage of mine, an. 100. quarters of barley yerely before hande, so that I maye haue. 20. tunne of double beare yearlye, for my corne. I doe answer. If the lord haue more beare, for lettynge hys corne before hande in respect of time, then he coulde haue readye beare to be deliuered vpo sight of y corn,

S. iij.

I doe

A Discourse

I do saye that this lorde is an vsurer, for he is a time seller, and hathe gayne for the verpe forbearing of his corne.

*C. in Ciuitate,
te. ext. de v-
sur.*

One selleth y^e greene corn of his ground, or the fruite of hys orcharde, befoze the trees begynne to flower, and the buyer hathe a good bargaine, & gaineth greatly: the buyer in this case, is not bounde to pay anye thinge backe again, because of the vncerteintye of his gayne. For so the yere might haue fallen out, that hee should neither haue had corne nor fruite to any purpose. An other geueth an hundred pound in money, neuer to haue it agayne, to receiue in steede therof, fyue pound for euer, or thzee liues: here is no vsurie, because there is no lending, the principall beinge gone for euer, and the seller hasarding his money, for he or his perhappes maye bee euill payde hereafter. And althoughe the value maye bee twise or thrise payde, that is no matter, for so a man may gaine with buyinge & sellynge, with chopping & changing, wth lettinge & settinge, wth purchasinge of land, and by diuers other contracts,
and

*Innocent. &
Host. ext. de
vsur.*

and ware very rich with such bargains,
and yet no reason that any thing should
be payde backe againe, for then all mē
estates and welth, should be vncerteyn.
There might diuers other contractes be
named, I wil not be lōg, for al say this.
If a merchant that liueth by his occupy
ing and trade, shall susteine cyther losse
for wantinge his moneye (in due tyme)
or feele bynderance of gayne, because
hys money is out of his hand: It is eue
rye mans parte, to be thankfull, and to
remember y^e harme, that the merchaunt
hathe felt, and especyally yf the debtour
doe bzeake dape in not payinge of that,
which was freely lēt vnto him, he ought
to satisfie the merchaunt to y^e vttermost,
or els hee is no good man. And to shewe
last of all, the difference betwixt interest
and vsurie, although it litle needeth, for
that the examles heretofore declare the
matter plainlye inough, for you muste
vnderstande, that vsurie is onely geuen
for the onely benefite of lendynge for
time. Whereas interest is demaunded
when I haue susteyned losse through an
other

A Discourse

other mans cause, and therefore *interest* me, that is to saye, it behoueth me, or it belongeth to mee, or it is for mine auail, or it is reason, that I bee answered all losses and dammages, that I haue susteyned thorough an other mans cause, aswell for the gayne that els I myghte haue had by my moneye, if touche had beene kepte, as for the losses susteyned thorough an other mans faulte, that hath not payde mee myne owne in due tyme. And therefore all lawes do allow, that men maye haue theire dammages awarded vnto the. And in so doyng, an equalitie and iuste proportion is obserued in this sort, that whereas one hath had benefite by mee, I shoulde likewise susteyne no harme by hym, muche lesse bee vndone for my well doinge, and hee to waxe riche by my losse, that ment so well towarde him. This ys agreeing to all lawes and to naturall equitye, to iustyce and to reason. And the name of interest is laweful as the whyche seeketh onely equaltye: whereas the name of
vsurye

vsurpe is odious, vngodly, and wycked
as y^e which seeketh al inequalitye, wher
by countreyes and kyngdomes and all
good gouerned common weales, are of-
ten tymes destroyed and vtterlye ouer-
throwne, when the most doe starue, and
the fewest doe gain. And thus although
a man maye demaund interest in some
respekte, and for cause after the lone of
hys money: yet can hee not certeinlye
expresse y^e value befoze hand, or by anye
former contract, demaund gayn for lone.
The laste part of my diuision, touchethe
the punishment of vsurers, and the al-
legatyon of examples in all ages a-
gaynst vsurpe, wherein I will bee as
shorthe as I maye shewe my selfe: for I
feare mee, I haue wearied you all wyth
my teduous talke, but suche a plenty-
full fielde: howe maye it be lightly ran-
ged ouer: Wylth that they all said, they
weare rather refreshed then wearyed,
sauinge that the griselye merchant was
put to hys noddess now and then, wher
foze sayde hee, it is good to cutte shorthe.
And

A Discourse

And hereupon I wished bothe hym and all others, not to geue occasion, & then men woulde speake the lesse againste vsurie. But now, as things go, y^e heat- test wilde fier that is, is to litle, and not hoate inoughe againste vsurers, because they swarme so muche, and are so horrible in their dealinges euery where. For if I shoulde deuise to doe one a notable displeasure, whereby to bzing hym to vtter confusion: I coulde not set a better frame for him of mischiefe, then to lend hym great summes of money, vpon very good assurance to pay deepe vsurye therfore, & to forfeit great bonds therwth all, if the money bee not payde. And I pray you, hath not this deuise ben practised with some thriftelesse enherpyters, and wastful gentlemen, of our countrey to feede them with money vppon deepe vsurye, and that in statute merchaunt, vpon excessiue, and almost horrible penalties, that lands worthe tenne thousand l. haue ben forfeited for not paying a thousand in moneye, the breache of the statute beinge fower thousand ponde, whereas

whereas the simple gentleman neuer
borowed in his life y^e nete summe of v.
hundred pound, in al y^e world: Beware
therefore how you borrow vpon vsurie,
you that woulde thriue, and beware of
bondes: for surely whatsoeuer hee bee,
y^e vseth customably to borrowe for gaine,
and will easely enter into great bondes,
he cannot thriue or come forward by a-
nye possible meanes, althoughe hee had
the high fauour of his prince, or y^e welth
of a Duke: suche a deuouring beast, and
consumynge woorme is vsurie, where
once it taketh place, & hath made a deepe
entrie. Therefore no maruail if y^e lawes
do prohibite it vpon great paines, which
I will touch in as few words as I can.
First the woord of god (as master prea-
cher hath saide very well) forbiddeth the
same expressely in *Deuteronomie*, *Exodus* &
Leuiticus. And the psalme saies. He shall
enter into gods tabernacle, that hath not
lent his money for vsury. And in y^e eigh-
teene of *Ezechiel*, all people are forbyd-
den to take moze then theye lende: And
suche are excluded from god that take
any

A Discourse

any ouerplus. The general counsel cal-
led *Nicenum Consiliū* doth vtterlye forbid
vsurie vpon great paines, but that stret-
cheth to the cleargy. The Ciuil law dyd
neuer expressely allowe of vsury, neyther
was it possible by lawe to alter nature.
For vse can not be assygned vnto those
thyngs whiche are wasted in the onely
occupying of them, as wine, oyle, cozne
and money are: and therefore cruell are
they that seeke to seperate the from the
propertie. For he that hath borrowed any
thing, and so is lord of the same, by ver-
tue of hys borrowynge (as all borrowers
are) he hath y^e vse of the thing borrowed,
which doth consume away with the bor-
rowing, & cannot in any wise be sepera-
ted from y^e propertie. And therefore y^e Ci-
uil law, did rather vse a shift by caution
of bonde or oblygatyon after a certayne
time, for the lord to recouer by, that had
let out his goods to an other mā, whiche
stode him in steede of the propertie, al-
though by duitie of nature and right, he
coule make no clayme at all to receyue
any vse or benefite of that, which he did
lend

lende. In deepe the Emperour Iustinian
 hath beare, with moderate takinge as I
 will say moze at large hereafter, & yet ra-
 ther suffereth it the alloweth it, to auoid
 great harms, least the trade of merchan-
 dises should decay throught the couetous-
 nes of men, that els woulde not trade, &
 same being hemmed notwithstanding,
 within certeine listes or bounds, ouer &
 aboue the which if any man do passe, hee
 is cōdemned for an vsurer. But y^e Ca-
 non law, which is the law of the church
 is most vehement against vsurie, & ap-
 pointeth very sharp punishmēts against
 al vsurers, grounding it for a most ded-
 ly & dampnable sinne, & making it by al
 circumstances, moze y^ekesome in gods
 sight then murther. For y^e an vsurer is a
 destroier of whole families, towne, and
 kingdomes: wheras a murtherer is but
 an offendor against one or twoe parties.
 Therfore who soeuer maiteineth vsury
 not to be a dedly sinne, the Canon lawe
 iudgeth him for an heretique, againste
 whom the laws may of right procede to
 his condemnation.

*Extra. de v-
 suris per totū*

The

¶ The punishmentes appoynted
by the lawes, are these.

*L. improbum
& ibi Bald.
C. de infami-
bus.*

First they are defamed persones, for
that the lawe defames the. So that
if my brother make an usurer his heire,
I may breake the testament, and by ex-
cludynge hym, be admitted my selfe, by
complaint of a testament, made against
office or good right.

2 Agayne, they cannot bee suffered to
receyue y^e holy Communion, or to come
into the churche where god is honoured
in the congregacion, that by suche mea-
nes they beinge ashamed, might repent
& acknowledge their faults & call to god
for grace.

3 Moreover they shall not bee suffered
to vse any oblatiō, in the church of god,
as other christians doe.

4 And when they are dead, they shall
not be buried in christian burial. And if
anye minister doe receiue anie knowne
& conuicted usurer to y^e holy Cōmunion,
the

*Clem. eos vers
sepelire, De
sepul. Ioā de
Imol. in 7.
Collat. & ib.
Card.*

the same prieste or minyster shalbee straight wayes suspended from celebra-
ting in the churche. And who so burieth
an vsurer so conuicted, shall immediat-
ly be excommunicated. According wher-
vnto, an olde tale comes to my memo-
ry: which because it is a matter of fact, &
setteth forth thys purpose well, I will
brefely shewe it.

A riche vsurer, beinge notorious, and
therfore often warned to amende, and
yet amending neuer the moze (as many
that come to sermons, are neuer the bet-
ter) departed this world: where, & when
I cannot tell (for the booke goethe not
so farre, eyther for time or place) But
after the man was dead, his kynsmen,
that succeeded him, (as ryche men wante
none) desired to haue hym buried in the
parish church, before the hygh altare on
goddes name. The person beinge a sea-
lous godly man, would not burye hym
at all, no not in the churchyarde, muche
lesse in the churche, or at the hygh altar.
His kynsmen hereupon, beinge greatly
dismayde, offered largely to haue thys

*A notable ta-
le, fitte for
an vsurer to
knowe.*

L.i.

fauour:

A Discourse

fauour: but al would not serue. At lēgth vnderstandinge that the person had an asse, whiche broughte hys booke from hys parsonage daile to the churche, being a p̄ety distance in sonder, they politikelie desired, to obtayne thys fauor for hym, that as his asse did daile carrie hys seruice booke to the churche, so it would please hym, that for thys one tyme, the quick asse, might take payne, to carrie thys dead asse in a coffyne, with thys condicion, that wheresoeuer y^e asse stayed, there the bodie should be buried, perswading themselves, that as the asse by an ordinarie course, vled euery daie to go from the parsonage to the church, with a burden of booke vpon his backe, so of course, hee woulde take the same waye, with this dead mans corpe, being cheasted, euen straighte to the churche. The priest, vpon theire importune suite, was contented that the asse shoulde deale in thys matter for the blurer, and bee hys dumme iudge: who, when hee had the cheasted bodie vpon hys back, feelinge the waight heuier, then it was wonte

wote to be (as vsurers wate no weight,
beinge ouerladen with sinne) or els by
some secret motion of god, I thinke, as
Balames asse was inspyred: So thys
foresayd beaste beinge laden, and ouer-
laden (as it should seeme) did flinge, and
take on immediatly, as though wild fier
had ben in his taile, and leauing the or-
denarye course to the churche, tooke the
strayght waye out of the town, and ne-
uer least flinging, and runnyng, till
hee came to a paire of gallowes at the
townes end, and there wallouinge hymn-
selfe vnder the gallowes, with the corpe
vppon hys backe, dyd neuer leaue tom-
blyng and tossyng hymselfe vpon the
bare ground, till hee was cleane disbur-
dened of so myserable a carion. So that
there euen vnder the very gallowes hee
leaste thys vsurers carcase. A fitt alter
vndoubtedly for vsurers to be sacrificed
vpon a lyue, or buried vnder when
they are deade, and a moste worthy ta-
bernacle or shryne, miraculously affig-
ned, for all suche lewde saines to bee
shrowded in, eyther dead or alyue. But

L.ij.

thys

Thys tale hath almost made me forgette
my diuision.

¶ It ys further determined, that wher-
as priestes doe ordinarily goe vnto all
other christians, to geue them ghostlye
comforte: none shalbee suffered to come
vnto vsurers, to geue the any ghostly
counsel, but to suffer them rather to pe-
rishe like dogges. Except it be evidently
prooued, that they are sorry for their for-
mer lyues, and are contented to make
restitution of goodes so horribly taken,
or gotten, as by wrongfull vsurie: put-
ting in palme for the same, accordinge
to their habilities. Wherein they are in
woorse case, then common strumpettes
or harlottes bee. For a drabbe, is not
bounde, to make restitution of that shee
hath gotten vnlawfully, by abusing her
bodys in fylthynges, but onely to doe pe-
nauice. And yet an vsurer, must restore
his euil gotten goodes, because hee hath
stolne them, or els, hee cannot bee recey-
ued into the church agayne.

¶ Besides thys, when they make their
willes, none must be presente at the ma-
kyng

6. kynge thereof, to beare witness of anye
 thyng they doe.
 7. Neyther shall theire testamente bee
 of anye force, excepte they make satisfi-
 faction.
 8. Naye they cannot make anye maner
 of last will at all, neyther nuncupative,
 nor yet codicill, that is to saye. Neyther
 wil by word of mouth, nor yet a short
 wyll, wythoute institution of an
 heyre.
 9. No although hee make hys will, and
 register it, putting in sufficiet caution:
 yet it will not helpe hym, as some doe
 holde opinion and saye, as Bartolus &
 mongst others.
 10. And yf any vsurer, will dwel in any
 other shyre, then where hee was borne,
 hee shall not bee suffered, but utterly be
 banished for ever, and neuer to come
 there agayne. Or yf through sufferance
 such doe dwel i those places, & are wur-
 ked at, the cheffest men there shalbee in-
 dited, the byshop suspended, and infe-
 rious prelates excommunicated.
 11. And what become of an vsurer, no

L. iij. man

Sextus de v-
suris

A Discourse.

man ought to care, although hee begge
hys bread, and dye for hunger, because
hys lyfe is as hatefull, as it is abhomi-
nable.

12 And lawes made, for the allowance
of vsurye are utterly abrogated.

13 And because, they are accompted
worse then common theues and rovers:
they are bound, not onely to restore that
they haue, but also to answer all the
frute, that they haue gotten by such vn-
lawfull meanes. Notaries are charged
vpon great paynes, not to make anye
instrumentes, for such wicked contrac-
tes and vngodly bargaynes: for yf they
doe otherwyse, they are holden for per-
sured persons, because they take an othe
vpon their firste admission to the con-
trary, and also are restrayned for euer
to bee publique notaries afterwarde.
Moreouer, al lawes and statutes made,
or by othe receyued, and allowed to bee
good, or that enforce debtours to paye
vsury vnto their creditours, are vpon
greate penalties forbidden and made
void. Agayne, those great vsuries, that
haue

haue ben payde, are also abrogated, by the councell of Vienna, and those that hereafter will take vpon them, to bee authours, wyters, officers, or deuisers of suche lawes, shalbee strayghtwayes communicated & accursed of the church. All thys notwithstanding, yf the vsurer doe repente, and call to god for grace, hee shalbe absolued, and receiued again into the congregation: so that hee doe make faythfull restitution of all hys gayne gotten by vsurie, and do further stande, to tharbitrement of hys ordinarie diocesan, and iudge in causes ecclesiasticall, who by the lawes is appointed to punish him by the purse, that wherby hee hath gayned, hee might make recompense by the same. And assuredlye, there cannot bee a greater punishment to a couetous vsurer, the to punish him with payment of money, who hath sett all his mind and whole thought, vpon scrappynge, and gatheringe of goods together, without anye care in the worlde howe hee came by them. And yet some will neuer bee good, do you to the what

L. iij.

you

A Discourse.

you will. Accordinge whereunto, a litle to reuiue your wittes, and to quicken you, yea and perhappes to touche you master Cromel wyth all, I wyll tell you a ieste by the waye, touching thys matter, of a merchaunt whome you all knowe.

*A tale, of a
merchaunt in
London.*

A certayne famous preacher, a man most zelous in religion, and therewith so vehement agaynst synne (as I knowe fewe hys lyke within thys land) made a sermon, not many yeres past at Pauls crosse: whiche sermone was wholy agaynst vsurye, wherein hee shewed hymselfe, both very well learned, and also ryghte godlye, and (as I thinke) hee dyd good to some. The same Preacher dynd the same daye, eyther with the maior or sherif, or some other merchaunt: but whyther, I cannot wel tell. And coming to dinner, the partie dyd welcome hym, as it seemed, hartely: and glosed yet in dede, as it fell out after ward, saynge that hee doubted not, but hee had done great good that daye, in speaking so muche agaynst vsurye, and therfore thanked

thanked hym. Whereupon an other fae-
mplier acquaintance of the sayde mer-
chaunte, sayd vnto hym secretly. What
meane you sir, to geene thys man so
great thanks, for speaking so much a-
gainst vsurie? I doe not knowe hym in
London, that gynneth more by hys mo-
ney then you do, and therefore mee thin-
kes, you speake eyther holowly, or not
advisedly. Tushe quod the merchaunt:
you are a foole. I do thanke him, & shake
hym agayne, for wote you what? The
fewer blurers that hee can make, the
more shalbee my gayne: for then, men
shall chesely seeke me out. For doe you
thinke, that hee can perswade me, to lea-
ue so swete a trade, for a fewe woordes
of hys trolling song? No by the roodes
bodye can hee not: and therefore I will
claue him, and saye wel might he fare,
and godds blessing haue he too. For the
more hee speaketh, the better it itchith, &
maketh better for mee. Thus you see,
that notwithstandinge the straightenes
of lawes, and the myghtie threates and
curses vttered by god, & hys prophetes:
some

A Discourse

Some are so stonie harted, that nothing will enter to temper them, whiche are to bee taken, as graceles people, abiecte persons, and reprobate heathens, bitterly renounced & forsaken of god. For who lett vs praye, if it bee godds will, to turne their hartes, that they may enter into theire owne consciences, and vse charitye, as they are bound, and learne to doe to others, as they would that others shoulde doe vnto them. The wynters vpon y^e lawe, are most generally against vsurie, and amongst the rest, Baldus in hys booke of councelles, speaketh bitterly agaynst them, saynge that vsurie is a gaynesfull piracie, contrarie to nature, vpon the lode of any thing, that consisteth vppon weighte, measure and number. And yf anye man (sayeth hee) doe thinke it not to be synne, to lede for gayne, hee is strayghte wayes an heretike: yf hee do thinke it to bee synne and yet do vse it, then he is strayghte wayes a land pyrate. And therfore, whether he beleue it or no, he is like a leprouse person, that throughe the contagiousnes of hys

Baldus. conf.
449. in par
se 3.

hys owne disease infecteth others, and so beyng infectious, hee oughte to bee banished out of christian mens companye and congregation, till hee bee found cleane, as those leppers were in the olde lawe. Hea he offendeth, sayeth thys doctor, against the nature of thinges, because it is impossible, by the order and course of nature, that once one, shoulde bee twise one: whiche the vsurers goe about to make, heapinge and gathering together, more then the boundes of nature wil suffre, for nature can not foord yt, that once one of dead thinges, shoulde become twise one, whiche must needes bee, yf I receiue more than I lende: for in receiuing more than I did lend, I haue myne owne, and one thynge more, which is two for one. And it cannot be, I saye, eyther in nature, or in reason, that one shoulde make twoo: so that all vsurie ys agaynst nature, lawe, reason, religion, and all goddes forbode.

And farther he sayeth, that an vsurer ys a deuouring beast, and like vnto the worme called of Plinie, *Teredo*, that brea

Pli. lib. 7. nat. historiarum.

deth

A Discourse

death in timbre, for that the same worme
being touched or handled, seemeth gentle
& softe: & yet hath he so hard teeth, that he
destroypeth all maner of wood. Euen so
the vsurer ys a worme at the first han-
deling, softe and gentle in wordes, al-
wayes pretending the charitable ayde
of hys borrower: but in y^e ende he deuou-
reth euery mans patrimonye and enhe-
ritance, y^e dealeth wth hym. And although
naturally it bee geuen to vs to abhorre
molste, the greatestt synnes: yet it is con-
trary in an vsurer, for y^e greater vsurer
he ys, & the greater gayne hee getteth, y^e
more swete & plesaunt is his vsury vnto
him. And as fyre will neuer cease to bur-
ne, yf it haue matter laide vnto it to bur-
ne vpon: so y^e vsurer (like vnto hel moloth)
doth deuowre & gnane, vpon euery mans
goods, as longe as ther is a peny, or half
peny worth in the world to be had. And
that which is worst of all, he then hur-
teth most, whē he is least felte. And ther-
fore, vsury is called y^e most wicked thig
y^e can be. And note further (quod he) that
an vsurer doth licke with his tōgue, like
a ser-

D. 47. c. i. i.
Archid.

a serpent, & stingeth like a scorpion, & seeketh euer like an angry or roaring lyon, whom he may deuoure, being a false receiptfull beast throughout al y preditiones (that is to saye) in euery parte of him, & in euery accion y he taketh in hand: for y he taketh that, which he gaue not, or taketh more than he gaue. Yea y usurer is without al ciuilitie, curtesy, or kindnes: & the reason is, because there is no parte of man in hym at all. Thus farre, & a greate deale more sayeth Baldus, not onely in thys place, but also in diuers other places. But I wil leaue hym now, & goe to others. Bartolus sayeth, that all usury is vtterly forbiddē, and offensive to god and man. Panormitanus, that writeth vpon the canon lawe, most excellently entreateth vpon thys matter at large, and doth vtterly condempne all usury & usurers whatsoeuer. And amongst many other speeches, that hee saith, hee sayeth thus. The whurlepoole and bottomlesse gulfe of usury, doth destroye y soules of men, and all togeather deuoureth theire goodes, and bringeth them
at all

Bart. autent.
de naut. vsur.
& Autēt. de
Ecclesiis.

Panormi. ext.
de vsuris.

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at all, to bee woorse than nought.

Card. Zabarella, a famous writer, byppon
C. quāto. ext. de vsuris. the decretales, doth saye, that vsurie is
forbidden, by al lawes, and geueth rea-
sons, alledging *Innocentius*, and sayng
e. in ciuitate. de vsuris. that al men should sterue, yf vsury were
suffered: because tillage, woulde wholie
be leaste, whē vsury were allowed, & so
Innoc. super rubr. de vsur. all loue & charity, would clerely bee for-
saken, & all good trades abandoned for
euer. *Hostiensis*, wrytyng the summe of y
Hosti. in summa de vsuris. lawe, ys of the same minde. *Azo*, likewi-
se, makynge the like gatheringe, beinge
both of them, the twoo eyes of the lawe,
Azo. de vsur. doe so much speake against vsury, as he
that once preached against y pope, & not
hable to thondze out his dysprayse fully,
concluded, that hee was fyfteene tymes
woorse then the dyuel. And so these men
do rattle against vsury, in such sorte, as
they make it the worste, & greatest faul-
te almost that can bee byppon earth. *Iason*
Iason. in l. cū Etos populos. byppon the code sayethe thus. It is not
C. de summa trinit. & fide catholica. lawfull to commit synne, for the safe-
garde of any mans life. Neither ought
there any dispensacion be graunted for
vsury,

vsurpe, though it were to redeme capti-
ues from the infidels. And therefore no
prince ought to suffer vsurpe, althoughe
it were to the benefite of the common
weale.

Zabarella, whom I named before, ys *Card. Zab. de vsuris.*
of the same opinion, writing vpon the
cannon lawe, in the tytle *de vsuris.*

Speculator, frameth libells agaynst vs- *Spec. de vsur.*
surp, and calleth yt *vsurariam prauitatem*
that ys the wickednes of vsurie.

Iohannes Andreas, vpon the cano lawe, *Ioan. And. in regula pecca-*
maketh vsurie, to bee most wicked.

Archidiaconus, and Cardinalis, calleth it *tum. in mercu- rialibus.*
heresie. Imola, tearmeth it a vermyne.

Pet. de Ancharano sayeth, that vsurers be *Archid. 31. q. 1. & Card. cle.*
scorpions.

But what doe I, vnnecessarilie heape *1. de vsur. Imola.*
wyters, seynge there are moe, that

wryte agaynst this offence, then against *Pet. de Anch.*
any other wickednes whatsoeuer: I wil

nowe therefore leue to mynde moe doc-
tours, & briezly shewe vnto you, what

seuerall nations and countries, haue
done herein, & therewith laye before you

the myndes and saynges of dyuerse
wise

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wise and sage gouernoures in all ages
and states.

Cornel. Tacit. Annal. lib. 5. The Romanes beyng in their most
perfect and flourishing state, made a law
by their twelue tables, that no man
shoulde put forth money vpon vsurie,
but after one ounce in the hundred, cal-
led *fenus vnciarium*: whiche is one pound
in the hundred, whereas before that tyme
riche men myght take at their plea-
sure. Afterwardes it was ordeyned at
the entreatyng of the tribunes, to take
an ounce and a halfe, and that was 30.
shillings in one hundred poundes. Af-
ter that, it came to fower in the hundred,
called *triens*, or *fenus trientarium*, whiche
is fower in the hundred. And last of all,
to sixe in the hundred, called *semissis*, af-
ter sixe pounds in the hundred. And yet
all these alterations, and diuersities of
suffering in vsurie notwithstandinge,
Alexand. ab Alexand. one L. Genitius, a tribune or burge-
se of the people published a lawe, that it
shoulde not bee lawfull for anye man,
to bee an vsurer at anye hande, or by
anye maner of meanes. And so by all
deuises

deusses that might be, it was vtterly for-
 bidden, and thereupon all fraudes were
 mette withal, by diuers edictes and pro-
 clamacions, whiche being often repres-
 sed, did yet notwithstanding, breake out
 by wonderful strange meanes, as what
 thynge is so stronglye establyshed, that
 the malyce of man seekethe not to ouer-
 throwe? Wherefore *Tiberius Caesar*, to
 remedy this euill, and because he would
 not that there shoulde bee any vsury oc-
 cupped at al, did put a maruelous masse
 of money in banke to the summe of mil-
 lies *sestertium*, which as *Budaus* sayeth, as-
 mounteth to two millions and five hun-
 dred thousande crownes, & is after oure
 English accompt, five hundred thousand
 pound sterlinge, and toke order, that e-
 uery man should haue credyte for thzee
 yeres without paying any vsurie there-
 fore at all, so that the debtour were able
 to put in a sufficient pawne or suerty, to
 y double value of that hee borrowed. And
 last of al, not onely all maner of vsurye
 was forbidden by diuers edicts & procla-
 macions, but also al maner of exchange

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Cornelius Tacitus.

for gain: for (as *Cornelius Tacitus* saith) this canker of vsury, is an olde venomous soze, and is the chiefest hed & cause of rebellion and variance in countreys, and therfore it was altogether banished in the olde time, when leaste corruption of lyfe appered amongst men. *Iulius Caesar* made a lawe, that whatsoeuer was payde aboue the principall for the very lone, the same shoulde bee defalked out of the principall, and noe manne to bee charged with moze, then with that only which was meerey bozowed. There is a constitution in the name of the Emperour *Alberte*, wherby all me are forbidde to put out their money for vsury. And if any man did vse this trade secretly, or by any colourable meanes, and thereof was conuicted: he losse by and by all his goods, aswel immouable as moueable, the same to bee as an excheate confyscated to the Emperours Exchequer. And yet, if the same offendour had a wife, she had the thirde parte of his goods assygned to her: so that shee tooke a corporall othe, and dyd sweare that her husbände

bled

Hermenopol

bled this kind of vsury, altogether with
oute her consent or knowledge. But yf
hee refused to take this othe, then were
al the goods of this man straight waies
forfeited as I sayde, and he excommu-
nicated from the company of Chrystian
men, tyll hee had made amendes, and
was becom a new man, according to the
prescript order of the lawe.

The Germanes dyd not knowe in the *Alexan. ab*
olde tyme, what vsury was, nor yet the *Alexandria.*
Indians nether, til couetousnes sought
to suck gayne of money, and so destroy-
ed all. Yea, som people haue so hated vs-
ury, y wheras a theef (for then they suf-
fered noe deathe for stealinge) was pu-
nyshed to paye the double of that hee
hadde taken, the vsurer was alwayes
condempned to paye fower tymes the
value. *Cato de re*
rustica.

The Lacedemonians dyd bannysh vsu-
rye for euer out of all their territories:
whereas al Egipt was soze overlaid w
vsurie, a law was made, that then a mā
might take onely his owne that hee had
lent, but no moze at any hand.

A. y.

Amongst

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Amongst others, *Agis* Duke of the *Lacedemonians*, is so thought to haue hated vsury, that he burned all the vsurers bookes with a flaminge fier, in the open market place: which spectacle being viewed by *Agésilas*, he sayde that he neuer saw a blessed light in al his life befoze. Would god such light might once shine gloriouslye ouer London, nay throughe out al England.

Lucullus so hated the excessive delings of y^e vsurers, that whereas all *Asia* was ouerwhelmed with vsury, he cleared the same vtterly from al vsurers. Likewyse *Cato* beinge a sharp and seuerer man, did banish vsurers out of all *Cicilia*.

Antonin^o Pius, *Alexander Seuerus*, *Claudius*, *Vespasian*, *Leo*, & diuers others, dyd restraine the couetousnes of vsurers fro time to time.

*Cicero de of-
fcijs, lib. 2.*

Cato beinge asked what was the chieffest pointe for household keeping, answered: to pasture wel, that is, to haue good pasturinge for cattell. Weynge asked what was the seconde point, he aunswered, to pasture sufficiently well: that is to saye,
not

not to ouerlay the pasture. Being asked what was the thirde, he sayde: to clothe well, that is, not to exceede in apparell. And asked what was the folwerthe, hee said, to till the ground: that is, to mainteyne husbandrye, for plentye of cozne. Last of all, beyng demaunded what hee thought of lending money for vsury, he aunswered, marve what is it (quod he) to kill a man: shewynge by this, that vsurye is a very murderer of mankynde. Tullie in his first booke of offyces, compareth the vsurers to vile artificers, that geat their wealth by lying deadlye and utterynge falsehed to saue them selues from famine. And with the vsurer, hee reconeth tolletakers, customers, & suche money officers, that pille and polle both prynce & people, wheresoeuer they beare auctoritie. Aristotle saieth, that vsurers and baudes maye well goe together, for they gayne by filthy meanes all y^e theye geat.

Plato that diuine Philosopher, and most Chyristian wziter, in his fift booke of lawes, or of lawe makinge, as he geeueth

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the title, warneth among other thinges that no body whatsoeuer he bee, that wil beare the face of an honest man, do lette out his money for vsurye or gaine. And saith farther, if any do put forth his money for vsurie, it shalbe well allowed in him that so bozoweth, if he neuer pay the principal again, much lesse the vsury rising therupō. If this *Plato* were now liuing, & had y^e place of a counsellor to her maiestie, & would mainteine such an argument, many riche vsurers would vtterly cry out vpon suche a magistrate.

Ther is a booke in greeke of *Plutarches* doying against vsurie, in which he counceleth al men not to bozow vpon vsury, & therewith dothe condempne the whole manner of lending for gaine. And hys reasons be these.

1 It is against the rule and order of nature, that nothing should brynge forth something for y^e lēding. Besides this, the property of the goods is an other mans & not mine, & so it is nothing to me, and therfore against nature that any thyng should come of nothing, which is y^e gain
ouer

ouer & aboue the principal.

2 It taketh away also fro y pooze, their chiefest comfort, & that is, the quyetnes of their mynd, which theye cannot haue when theye are forced to bee carefull to aunswere the byting vsurie, ouer and aboue the principal howsoever they doe speede.

3 It deuoureth gayne befoze it can bee gotten, takynge vsurie in the hundred and not vpon the hundred, as these wicked wretches doe.

4 It enforceth those that paye deepe vsurie, to take vp vpon double vsance, so that the moze they borrowe, and the longer they tarrye: the nygher theye are to vtter destruction. And sayethe hee, these vsurers are lyke vnto these great rauenynge foules called *Harpia*, that weare sent from the gods (as y poets do faine) to deuowre blynde *Phineus* meate from hym, so often as anye was layde befoze hym, because he had at the request of his secod wife, being stepmother to his two childre, by his first wife *Cleopatra*, yeldeo to y plucking out of hys childrens eyes:

W.iiij.

so

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so the vsurers do deuolue all & goods & any mā hath, as those vgly beasts did eat Phineus meat frō him whē he was blind.
5 Lastlye, hee condempneth all vsurye for this reason, because that all men for the mosse parte, doe bozrowe to satisfye theire sinfull luste, and sonde desire, in bayne expences and needelesse cost and charges. And therefore he willeth suche as wilbe vnthrifts, that they do not bozrowe vpon vsurie, and so paye moneye for money, the woozst bargayne that anye man can make: but rather that they doe sell their landes out right, to get for them what they can at the firste, because they shal haue moze that way by a great deale, then by the vsurer, who wil make them lose al for a lytle, and to sell their lāds altogether, for a trifle, as I knowe dyuers men haue done in thys realme. Thus farre *Plutarcke*, that great lerned Clarke. Yea, what godly wyse mā was there euer, that did not enueigh agaynst vncharitablenes, and beat downe vsurye flatte to the grounde, by all waies possible: yea what tyme, what gouernment,

or what state is or hath beene, that dyd
not abhorre thys vgly monster and Ca-
terpillar vsury: And to come home after
the rehersal of so many fozein & strange
decrees, not only by princes in al ages,
but also by priuate lerned mē i al times.
Dyd not the Emperoure *Charles* of fa-
mous memozy, in Anno 1530. assemble a
dyet at *Augusta* in high Almain, & there
conclude by thaduyse and assent of the
whole Empire, that no maner of cōtract
y had any felowship with vsury, should
bee allowed: but rather that all vsurye
shoulde be auoided for euer, and bee ne-
uer moze bled. And if anye were founde
to haue made anye suche contracte, the
same man strayght wayes forsett to the
magistrate and ordinary Iudge, the fo-
werth parte of hys principall summe, so
put forth to vsurie. And if y magistrate
were negligent in this behalfe, & would
fozeslowe to punyshe suche offendours,
the Emperours procurator had auctho-
ritie to call the officer befoze him, and to
punyshe him wyth forfepture of two or
thzee markes of pure golde.

In

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In oure time, that godlye prince kynge
Edwarde the first, yea godly may I wel
call hym, dyd make an acte of Parlyam-
ment, that noe man might put oute hys
money for any gaine at all, neither dy-
rectlye, nor indirectlye, and appoynted
paynes against thoffendours in that be-
halfe, as you master temporall Lawyer
knowe better then I. Thus I haue led
you a long waye in worldye punyshe-
ments, aswell by the Canon lawes, as
by the Emperours lawes, which are cal-
led Ciuyll, and the statutes also of dy-
uers other countreis and natyons. But
lorde, what are these punysheementes in
comparison of gods sharp rodde and se-
uere iudgement in the life to come? The
scripture of god you haue partly heard,
but the threates and punishments per-
happes, you do not wel remember, nei-
ther haue I aplified them, as they are to
be vttered. But lorde god, what a diffe-
rence is there betwixt the punyshe-
ments of thys life, and the sharpe vengeance of
god in the life hereafter, as you master
Preacher haue often sayde? The paynes
in thys

In this life, are in deede but transitorie
and for time: but the paines in that life,
are perpetual, and shal neuer haue end.
Yea, such and so horrible shall the smart
bee, as noe mouthe can vtter, nor tong
expresse: a bottomlesse hell, a deuouring
furnace, and a fier vnquencheable, pre-
pared for the deuill and his angelles, to
burne for euer with tormentes eternall.
God bee mercyfull vnto vs, and holde
hys holy hande ouer vs and defende vs.

And now we cometh to my mynde, a
matter moste needefull to bee spoken of
after such heates of speach vsed agaynst
the vsurer, and that is, whether hee that
payeth vsurie bee an offendour or noe?
For some thinke that because there can
bee noe vsurie wythoute borrowynge,
these therefore that borrow, are in fault,
as they which do geue cause of this hor-
rible offence, seekynge out these money
men, & so after a sort, do compel the to be
vsurers, y^e els wold not put out their mo-
ney, if they were not merueilously etrea-
ted therunto, & knew not vnto who they
might

Whether y^e bo-
rower bee an
offendoure as
the vsurer is.

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might lend. I do aunswere, that euerye
borower doth not sinne, because it is an
inuoluntarie action, and muche against
the borowers will, to paye money vpon
vsury, who woulde rather wyth all hys
harte, borow freelye, and pay nothinge
for the lone then otherwise. Yea, it is as
muche agaynst his will, to pay vsurye
for money, if he might haue it freely: as
that mans deede is inuoluntarye, whoe
being in a shippe, and in great peril, cal-
teth his goods that are in the sayd shyp,
into the main sea, to saue himself harm-
les, by lightening the ship for the tyme.
And as he that being set vpon by theues
in the high way, geueth his purse freely,
rather then hee woulde haue hys throte
cutte violentlye, and yet god knowethe
it is muche against his will to part with
his money: Euen so the poore neddy man
boroweth, that seeth hymselfe readye to
starue, except hee be presently relieued,
who yeldeth rather to be half vndo, for a
time, in hope to recouer himself againe,
by some odde meanes hereafter, the suf-
fereth himself to be vndone, both he and
hys

his for ever, for want of present reliefe.
 Againe wher thentent is not euil, nor y
 minde consenting to sinne, as allowing
 it, but rather altogether vnwillinge to
 yeelde thereunto, as vnto sinne: whoe
 can say that he offendeth, whose mynde
 is sounde, pure, and vndefiled. And ys
 there anye so madde to thynke, muche
 lesse to saye, that he had rather wyth all
 his hart pay for y lone of money, then to
 bozowe it freely. So that in one, and the
 self same facte, one may offend, and the
 other may be innocent. As for example, *32. q. 5. propos.*
 an aduowterer abuseth a womans body
 against her will, the man dothe sinne, &
 yet the woman is vndefiled, because her
 minde is chaste and vnspotted. *Lucretia Iason Baldus*
 the Romane Matrone, liueth chaste for *Felinus ext.*
 ever, of whose bodye though proud *Tars de iure iurā-*
quinius sonne had hys pleasure, yet her *do. C. debitor.*
 minde continued still most chaste & faith *et ibi Glos. I-*
 full to her husbände, and therefore thee *mola. Pet. de*
 not consentynge in harte to sinne, is by *ancho.*
 same recorded to be the ornamient of all *et 32. q. 5. pro-*
 womanhode and persyte chastitie. And *posio.*
 therefore sayethe Saynt Iherome verve
 wel.

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*Hieron. lib.
Hebr. quest.*

*August. Vic
toriano.
Epist. 122*

Wel. Corpus mulieris non vis maculat, sed
voluntas: not violence, but wil doth defile a
womans bodye.

And Saynt Augustine to Victorianus.
*Ad deum ingemiscens animo suis aderit
qui suis adesse consuevit, et aut nihil in eam
castissimis membris libidine hostili perpetra-
re permittet; aut si permittet, cum earum a-
nimus nulla consensionis turpitudine macu-
latur, etiam carnem suam defecet a crimine.
Et quicquid in ea nec commisit, nec permisit
libido patientis, solius erit culpa facientis,
omnisq; illa violentia non pro corruptionis
turpitudine, sed pro passionis vulnere depura-
bitur. Tantum enim valet in mente integri-
tas castitatis, ut illa inuiolata, nec in corpore
possit pudicitia violari, cuius membra po-
tuerunt separari, which is thus in english.*

He will euer be present with his, that
sigh and grone to god, as hee hath wont
to be present with his. And either he suf-
fereth nothing to be done in their chaste
bodies, by diuelishe luste: or if hee dothe
suffer, whereas their minde is not defil-
ed with any filthines of consent, he dothe
defende hys owne fleshe from offence.

And

And whatsoeuer eyther the luste of the patient, hath either not consented vnto, nor suffered, it shalbe the fault of y only doer. And al that violence shal not be imputed for the filthines of corruption, but for the wound of suffering. For the soundnes of chastity is of such force in y mind that when the minde is vndefiled, chastitie can not be defiled in y bodye, whose members might haue ben dysseuered in sunder, one from an other.

And in an other place. *Magis timeamus ne sensu interiori corrupto, pereat castitas fidei, quam ne fame violenti constuprentur in carne, quia violentia non violatur pudicitia, si mente seruatur: quoniã nec quis in carne violatur, quando voluntas patientis sua turpiter carne non vtitur, sed sine consensione tolerat quod aliud operatur, that is.*

Let vs feare more, leaste the inwarde vnderstanding being corrupt, the chastitie of faith do therewith perysh, rather then leaste weomen shoulde be violently defiled in their flesh: for chastitye ys not defyled by violence, yf it bee kepte sounde and cleare in the mynde, forasmuch

August. Honorat. episcopo.

Epist. 180

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for as muche as none is defyled not so
much as in the fleshe, when the will of
the sufferer, doth not filthely vse y^e fleshe,
but suffereth that thing without consēt,
which an other doth worke by violence.
This case is likewise to bee proued true
in an other matter, betwixt the landlozd
and the tenaunt: for the landlozde maye
so oppresse hys tenaunt, wyth takynge
a great fine, and enhaunsing his rents,
that he may vndoe the pooze tenant for-
euer, and so commit deadlye sinne, and
yet the pooze tenaunt nothing to be bla-
med. For god knoweth he woulde haue
had hys farme better cheape, and haue
payde lesse rent with all hys harte, yf it
had so pleased his landlozd. Thus wher
the reason in offending betwixt twoe is
not like, the punishment should not ex-
tend to thē both. And of this opinion are
diuers Doctors, as Archidiaconus, Imola
Laurentius de Rodolphis wyth others. Al-
beit ther be, that are of a cōtrary mynd,
& would haue y^e receiuer, to be couēted an
offendor, aswel as y^e lēder, & yet not eue-
ry receiuer neither, but suche as bozowe
to

Ext. de locat.

*Bart. L. vlt.
Cod. De indic-
ta viduitate
tollenda.*

C. super 10.

Ext. de vsuris

to spend wantonly and vnthriftely, and induce them, to lend for gayne, that else haue not vsed so to do, nor would not yf they had not been greatly constrainned, and almost driuen to lend, against their wils. Such borrowing in deede, by such men, setteth to induce others to synne, and they themselues doe sinne, that doe thus borrowe, to serue theire lust and conetouse desyre, not he that borroweth to gayne honestly, and saue himselfe from staruing. And therfore, as I would not haue vnthriftes to borrowe, so would I haue lenders to take hede, what maner of me they be, vnto whom they doe led, and not respect so muche their owne commodity, by gettinge of vnthriftes into their daunger, as the benefyte of them, and hys great necessity, vnto who they are desyred to led. For surely they do of fende much, that are ouer hastie in lending, when they see present gayne coming to themselues, and vtter vndoing readye for others. And thus, as I haue sayd some what of borrowers, excusing some from synne, and accusing others

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of synne: so will I speake of theire misery that are driue to borrowe. And thus I saye, hee that wanteth, and is forced to craue, must of necessitie be driuen to falwe, to flatter, to lye, to submyt hym selfe to an other mans will, & to speake oftentimes against his owne conscience, and so to falsifie hys sayth all together. Such a one is not meete to be trusted in matters of weight, concerning the state, especially yf hee bee greatly in debte through loose dealings. For men being needy, will commonly yelde to muche euil, befoze they will starue: & yet not al poore men are vnfitte for auctoritie, but some moze fitte thā some ryche mē. Such onely are vnfit as are in daunger to others for debt, into y which they are fallē, through theire owne folly, & know not how to paye y same agayne, by any good or lawfull meanes. And thys is very pitiful to heere, y hee who is once in miserable debte through vsurie, cā neuer gett out again, except some great goodnes do happē vnto hym. For y moze he borroweth vppon vsurie, the moze hee
oweth

oweth still, so that hys myserie is in-
creasynge, hys losse still encreasynge, & hym
selfe decayinge and consuming awaye,
as ware oz butter, melteth at the sunne.
For as time goeth away, and tarieth no
man, so the vsurer taketh euer the bene-
fite of tyme, and gayneth by course of
the sunne, by a cleane contrarie waye to
all others. For whereas y sunne helpeth
housbande men in their harvest, & at
these tymes, whē they take paynes and
trauayle for their liuyng: the vsurer
getteth gayne throughe tyme by ver-
ye ydolenes, a fyttē man to be openly whip-
ped for a commun rogue.

They therfore, that would bee without
daunger of suche deuils, and not stande
in neede of them, lett them somewhat
harken to me, and they shalbee eased by
gods grace. I woulde haue euery bodye
lyue in order, folowe hys vocation, bee
not wastefull, spende nothing baynelie,
looke twise vpon their money before
they laye it out, and that their expen-
ses, doe not excede their reuenues, but
rather to lyue vnder than aboue their

Æ.ij. degree,

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degree, remembringe alwayes, that in sparing is great gettinge. Thus shall they haue the lesse neede to borrowe, a better harte to lyue, and a more quyet conscience to god warde, whē they shal spende of their owne, and owe nothing to any bodye, but good wil and charity: And I tell you, it is a true saynge, *salix qui nihil debet*, happy is hee that oweth nothyng, hee sleapeth sounde sleapes, he taketh lyttle thought, and so passeth the course of hys lyfe, with muche ioye and quietnes.

There ys a pleasaunt tale, in one of *Aristophanes* *Commodyes*, whych I wyll shewe vnto you, and somewhat enlarge it for myne owne pleasure, the rather to refreshe youre wyttes, with some mery matter, whō I haue thorowly weryed, I am afrayde, with a longe discourse.

This *Aristophanes*, beyng the moste pleasaunt deuiser of *Commodies* and enterludes that euer wrote, hath one comedie amongst the rest, whiche hee intituleth *de nubibus*, of the clowdes, and he deuised it, at the requeste of *Socrates* enemyes

nyes to mocke hym thereby, and to
 bring hym in hatred with the people,
 as one, that broughte into the Ci-
 ty, worſhyppynge of newe goddes.
 And amongst other thynges, hee bring-
 geth in one *Strepsiades*, an aged man, all
 together ſhipwacked by frayghting to
 vſury, who offered hymſelfe, to bee one
 of *Socrates* ſchollers, to learne thereby
 rather of him, the waye and maner how
 to deceiue hys creditours, & not to paye
 them theire monethes vſurie, whiche
 was vſual amongst the Grecians, to paye
 theire creditours, at the begynnynge of
 euery newe moone. Unto whome, when
Socrates made aunſwere, that hee coulde
 not geue hym any counſell to deceyue
 hys creditours, hee called hys wyttes to
 hym, as one that was brought to an af-
 terdeale, and deſired *Socrates* to tell him,
 yf that way were not good, whiche hee
 had deuysed, for (quod he) I haue found
 out a waye, that I ſhalbee eaſed of my
 burden. As for example, What yf I buy
 a witche of *Theſſalia*, and by her enchan-
 tements doe fetch the moone oute of
 heauen,

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heauen, and bzing it a waye, and after-
wardes enclose it in a case of glasse, and
so kepe it, as I woulde keepe a flee in a
bore. And what good (sayethe *Socrates*)
woulde that bee to the : *Mary*, quod
Strepsiades, if the moone doe neuer ryle
agayne, I shall neuer pay myne vsurie.
And why so, sayethe *Socrates*, forsoothe
(quod he) because men paye theire vsu-
rie euer, at the begynnynge of the newe
moone, and not before. Thus you see,
to what a straunge shifte thys poore
man was dzyuen, euen to plucke by
violence; the moone out of heauen, for
hys helpe. And of truth y^e witche did her
best, and began to charme the moone,
which when the creditour vnderstoode,
hee was put in such a peltinge chafe, as
was wonderful to heare: and accusinge
thys poore debtour of enchauntment,
wente hymselfe to an other wytche, not
onelye to keepe the moone from com-
ming out of heauen, but also to hasten
the course of it faster, that he myght the
sooner haue hys moneye.

But lord what a trouble was the moo-
ne put

he put vnto, betwene these two witt-
ches: what stormes and tempestes dyd
ryse: what horrible wynde did blowe:
what great rayne did fall: what floodes
ensued euery where: what countries
were almoste drowned and vnder the
water in manye places, as of late it was
here with vs: At what time, I feare me,
some faythlesse people were yeldinge
themselues to the dyuels deuocyon, to
bzinge theire wicked purposes aboute:
and I thinke, it was some vsurers prac-
tise, to hasten the yeare forwarde. But
all thys I haue hytherto rehearsed, to
shewe the myserable state of pooze deb-
tours, and the greedye desire of wic-
ked creditours, that like as the one for-
mere necessitie was dzyuen to a mer-
ueilous rare shyfte, to auoyde bys debt
and the penaltie thereof: so the other of
an vnnmercifull crueltie, sought as ex-
tremely, to hasten the retozne of hys
moneye, by the swyfte course of the
moone. Thys impossible dzyfte, and
vnnaturall fetcher that the pooze man
F.iiij. was

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*Calius Rhodiginus. lib. 12
c. 20. de ne-
xis, & neceſſe
diratione.*

was put vnto, proceeded vpon the vnccha-
ritable dealinges of the vsurers in those
dayes. For whosoever failed of payng
hys debte and vsurie, the firste daye of
the newe moone (for so the Grecians &
olde Romaynes also did lend, from mo-
neth to moneth, and for no longer time)
the partie vppon an execucion, was by
and by taken, and bound with a corde,
and so committed to prison, there to liue
and rotte, eyther at hys owne charges,
or els, yf hee had not wherewith to find
himselfe, the creditour gaue hym a little
meale and colde water and no more, so
much onely as would fynd nature, and
so he lyued in that miserie, till he dyed.

Septimius Florens reporteth, if one man
were a debtour to many, hys body was
geeuē vnto them, to bee equally cut in
peces, and wheras hee had not to paye
in his purse, hys quartered body should
paye for all, to geue a terrour to others,
how to breake with their creditours, &
as thys was amongst the Romaynes,
so the Grecians vsed the same.

But

But Solon, that wyse and mercyfull counsellour of Athenes, would not that men should so much as bee bound with cordes, for anye debte rysing vpon vsurie, and so haynous & hurtfull hee found vsury to the whole state, that hee procured a generall pardon, for all those that were indebted for vsury, which in grecke is called σενσυχθεια as who shoulde saye, an easemente of a burden.

Thus hauinge longe holden you with talke, I will now drawe towarde an ende, for I am halfe weare my selfe with speakyng. Woulde god, others were moze werpe of theyre euill doing, and then all should be well. I pray you beare with me my maisters, and take that in good parte, which I haue hether to sayde.

Ockerfoe. I cannot otherwyse, for my parte, but iudge well of your longe oration, for that generally vyce hath bene rebuked, although in some particuler cases, some doubte maye bee made. But because I haue no great skyl, to syfte seuerall causes, I doe not mynde to quarrell,

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rell, but to vse myne olde trade in rebui-
kyng synne, and referring euery par-
ticuler actiō to euery mans pryuate con-
science. And glad I am, there haue bene
some good popes, for surelye they haue
ben all nought for the most parte, as by
all stoyses wrytten of them, and by sun-
drie their canons and decretales it may
appeare.

Gromel gayner. I, as one of no greater
skil, wil neither saye busse nor baffe, but
thanke you for your longe communica-
tion, whiche I am sure, hath rather don
me good then harme. For as you maye
perceyue, I haue often greeted youre
good talke with a nodde, and therefore
haue thereby the better digested my din-
ner, and not misliked your longe reher-
sall at all.

Lawyer, Out of all your ciuill and ca-
non lawe, you haue shewed plentie of
matter, but whether trulpe or no, I can-
not tell. And vnder your correction, me
thinketh still, that all vsurpe, euen for
lendinge of money, should not be so of-
fensiuē to god, as your canon lawe ma-
keth it.

keth it. And therefore, I doe better like the iudgement of the emperor *Iustinian*, who would by lawe enacte a moderatiō of takyng, wherfore, yf you would farther open thys matter, I would be right glad to heare you.

Gromel gayner. So woulde I, yf it bee for my profite, as I thinke it is.

Ciilian. In deepe there are wytyers of this age, that do merueilously defend *Iustinian*, for hys lawe of moderacion: yea, and stand in it earnestlye, that it is neyther againste goddes lawe, nor yet againste the canon lawe neyther, & think it rather a matter of policie, to permitte moderate gayne, than thus preciselye to deale in thys case, and vtterlye to forbid all maner of takynge whatsoeuer. But before I doe reherse the wytyers, I will sett fourth, and shewe y lawe vnto you, whiche is in thys maner.

Wee haue thought necessary, sayeth *l. eos. C. de the emperor Iustinian*, to make a gene- *vsuris.*
rall lawe or statute, touching the quantitie of vsurie, bringing the olde harde & most greuous weighte of the same, to a
cor

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certayne moderate stay, or meane rate. Therfore, wee commaunde those noble men, that are Clerkes, or their betters, that they doe not make anye stipulacion, or firme bargayne in anye maner of contract whatsoeuer great or lesse, for vsurie or gayne to be had aboue fower poundes in the hundred. Those that are guardians or gouernours ouer handye craftes men, or places where artificers doe worke, or els doe vse anye lawfull trade of merchandizes, wee will, that they shall moderate their stipulacion, or firme promise, taken in anye bargaine, to righte in the hundred. And as for those, that do aduenture their goodes beyond the seas, and put out their substance vpon their owne hazard, such may lawfully demaunde by firme promise, to receyue twelue in the hundred, and in no wyse to take aboue that rate, although by the olde Romaine statutes, it hath ben lawfull to excede. And we will, that all other men shal take onelye sixe in the hundreth pound aboue y^e principall, & the same quantity of excesse, in no wise to be enlar

enlarged in other contractes and bargai-
nes, where vsury is wonte to bee de-
maunded, without stipulation or coue-
nante made. Neither shall it be lawfull
to the iudge, to encrease the foresayd ta-
ration or rate, made by reason of y^e cus-
tome vsed in anye country. And if anye
man should do any thing, againste y^e or-
der and measure of thys statute & lawe,
hee shall not haue any benefite, by actiō
of anye ouerplus: but yf hee doe take
more, hee shalbee forced to accompte it
into the principall, forbidding all credi-
tors, to defalke or to retayne vnto the
selues anye thinge of the moneye, that
they put out to vsurie, either for *Iohn Des*
bates, or for *Iohn de Curtesia* (as the *Portu-*
gales tearme it) when men will take
a dynkyng perry, or a trifle for theire
pleasure. Or that they will bee allowed
for brocage money, or to the seryuener,
for wrytyng of thindentures, or for any
cause whatsoeuer. For if any such thing
bee done, the principal debte shalbe dimi-
nished by so muche in quantity, as hath
ben taken, so that aswell that, whiche is
to

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to bee deducted, shall not bee asked, as that the vsurie also shal not bee demaunded at all.

And we minding to cutt of all sleights and engines of those creditoures, that beyng forbydden by thys lawe, to take greater vsury, do deuylse other meanes, & worke by others, who are not so forbid by thys lawe as they are.

Wee do commaund, that yf any such thinge bee attempted, the vsuries maye be so recouered, and accompted, as shal bee requisite, euen as though he, who borrowed an other mans helpe, had made the stypulacion or bargayne hymselfe. Wherein, we doe ordeyne, that the partye shalbe put to hys boke othe, to make hys purgacion. And the substaunce of al thys lawe, is cōprehēded in these fower simple rymed verses.

Discant illustres stipulari posse tricentes:

Et mercatores sibi possint quærere besse:

Quærere semisses possunt communiter omnes:

In traiectitis vires centesima sumis.

In

In English thus.

Create men of an hūdzred by lawe may
fower make:

Merchaunts may haue eyght, al others,
foure alone:

Twelue partes aduenturers, make all
wayes to them take:

More then thys to gayne, iustinian will
haue none.

Nowe, touching the wyrters of thys
matter, and in fauour of thys lawe, ther
is amongst others one *Carolus Molineus*,
a Frenche man, a notable lawyer vnd
doubtedly, and one that lately lyued, &
such a one as shoulde seeme to bee of a
most godlie spiryte, referringe all hys
doynge to charity, whiche (hee sayeth)
yf it bee kepte amongst men, there can
not bee anye vsurie committed. For as
you master lawyer haue sayd to master
Dckerfoe, so longe as neyther parte ta
keth harme, but rather profyt, and is the
better for such their tradinge, how can
it bee countted an offence to god? Ex
cepte

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cepte you will saye, that therfore it is an offence, because god hath expressely forbidden it: which if it be so in deede, then there is no remedie to the contrary. For looke what god forbiddeth, no man should allowe. But herein *Molinæus* desireth an interpretation, and saith that vsurye is not forbidden, but where charitye is broken, and my neyghboure dāpned by some exaction. And wher it is sayde, that therfore wee shoulde not lēde for gayne, because *Christ* saith, *Mutuum date nihil inde sperantes*, Here hee speaketh not of vsurie, sayeth he, but of restitution of the princippall agayne, or a like good turne. And that thys is true, it seemeth most euident to hym, because *Christ* speaketh there, against those onely, that geue vnto them as good agayne, which thying heathē men and sinners doe. But the seruantes of *Christe* shoulde lēde, and not loke at all for the princippal agayne, as who shoulde saye, they shoulde lēde to the poore & needie without all hope, to haue theire owne agayne. And therfore *Christ* requireth of
hys

his disciples, a greater perfection and righteousness, then the gentyles or heathen doe shew. That is to saye, that they lende to the poore and needye with thys mind and intent, that although y poore men are neuer lyke to restore peny a- gaine, yet they may be glad and readye to helpe their needye neighbour at al times, for gods sake. And so farre vnlike it is, that suche a good turne shoulde bee lost and dye: that god him selfe wil geue a more plentyfull rewarde, when man doth looke for the lesse rewarde of men. Therefore as Christ will not, that anye man shal lend vnto those onely, that are able to repay them againe, but rather to haue an eye, how to do good to our needy and poore brother, then to looke that our lent money bee in safetie, & in a sure hande: So if my neighbour and brother be not in suche neede, but that hee maye with his ease paye, not onely the principl, but also geue me somewhat for my good will and frendshyp, god dothe not forbid any suche dealinge. As lykelys god did not forbid a man to ask his own

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agayne by order of lawe. But Christs meanyng and intent is, that we should alwaies haue regard vnto charitie, & to consider the state & case of pure brother. And Christ doth shew ther at large, how wee shoulde vse the pooze, which eyther at all bee not able to paye vs, or elles wpyth their ease cannot conuenientlye answeare the debte in time. Therfore it is not agaynst charitie to take any manner of vsurye sayeth he: but to take with the hurte and losse of my brother, that is it, whiche is offensive and dysallowed. For yf thy brother do gayne any thinge by thy moneye, and hee thereof do geue thee parte, thou doste take parte of the blessinge of god, and not anye parte of an other mans good. Neither ought the offence of vsurye bee measured by the quantitie of that whyche is taken, but by the harme and losse which thy neighbour hath sustained, so that the same quantitie of takynge do not exceede, the boundes lymytted by the polytique lawes: shewynge that noe man shall for anye cause whatsoeuer, take ouer and
aboue

aboue twelue pounde in the hundzed
and yet not all neyther, canne take
twelue in the hundzed, but the merchā-
tes onely that do aduenture their goods
ouer Seas, and into farre countreys,
hazardynge their wares by aduenture.
Others shall take but eyght, and some
but sixe in the hundzed by Iustinians
lawe, and greate men, but folwer ones
lpe. Thus farre Carolus Molineus.

Andreas Alciatus likewise, a new wy-
ter, & a moste famous Clerke in y^e Ci-
uill lawes sayeth thus. Apud nos certe
publicè interest legem ciuilem obseruari, qua
certum modum fanerantibus constituit, vt
qui cū excederent, plecterentur. Nā propter
Canonū prohibitionē non nisi pessim⁹ quisque et
impudentissimus fanerat, qui cambū vel
eius quod interest nomine, vel alio fictitio
titulo indigentem, atq; necessitate, quod hu-
maniores non reperiāt, compulsū, deglubit,
nec episcopi et sacerdotes id hominum genus
ullo modo coercent, sed adiunāt potius, suis
quoq; pecunijs Danistæ in id lucrum clam
credit, quod et diurnus Ciprianus conquē-
ritur.

Alciatus de
verb. signif. C
usura.
L. eos. C. de
usuris.

P. ij.

That

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That is to saye, Amongst vs surely, it
were behoueable for the comon weal, &
the Ciuil law should be obserued, which
appointeth a certein rate vnto vsurers,
& who so exceedeth the same rate, should
be punished. For now adaies because of
the strayght prohibicion made by y^e Ca-
non lawe, none doe let out their money
but the woozst men of all, suche as care
not for laws, and are past al shame, rec-
kyng not what they take, whose vnder y^e
colour of exchaunge or interest, or some
other counterfeyte cloake or tytle of en-
tercourse, do eate by the poore and nee-
dye euerye where, beinge driuen thro-
rough necessitie to goe vnto suche men,
because there are none other that theye
can find to shew thē any more fauor, or
gentlenes at al. Neither do the bishops &
priestes, punish any such kynde of dea-
lings, but doe rather helpe them then o-
therwise, putting their owne money se-
cretly in bank, for the same gayn: which
S. Ciprian did complayne vpon in hys
tyme. Innocentius likewyse, one of the
Popes of that name, seemeth to holde the
same

same opinion. These thinges I do think
 my masters, wil plese some of you mete-
 ly wel. *Lawyer.* In deede I must saye, &
 you haue pretely well confirmed myne
 oppinion, howsoever yours is. *Ciuitian,*
 Notwithstandinge I haue shewed the
 Canon law vnto you, and spoke large-
 ly thereupon, heaping examples, and
 bringynge in dyuers reasons: Yet some
 great learned men thinke, as you haue
 harde, that this kinde of dealinge maye
 be vsed in any Christian comon weale.
 But I woulde know, what master Gro-
 mel thinketh, & also heare master Ockerfo
 yet once againe. *Gromel gayner.* I would
 haue it free for euery man, without any
 limitation at all, or els rather then the
 prohibition should be so straight, as no
 man vpon great paynes should lend for
 anye money at all, that there might bee
 a rate appoynted, beyonde whyche, noe
 man shoulde passe. *Marve.* I would that
 the merchant should lende at all times,
 and for all causes, for twenty if they list
 in the hundred, wythout contradiction,
 although he do not hazard, nor aduēture

*Innocent in
 Rub. de vsur.
 in fine.*

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his money abroade or beyonde the seas:
Ockerfoe. Will you see how couetousnes
is rooted in this man: no mercye at all,
no charitie, no loue, hee would haue the
most y is possible to be had, & so woulde
haue it at libertie, which is worst of all.
For then wheras some men would wil-
lingly lend for .x. or xij. at the most: he w
others would engrosse to them selues al
the moneye that they coulde geate after
that rate, and so when scarcitye came,
they woulde put the same moneye oute
agayne for fifteene, naye for twentye.
Whych weare a cruell dealyng and
a crafty practyse also: not vnlike to those
priestes in the olde time that woulde of-
fer an halfe peny to encourage the com-
mon people to offer a grote more frank-
lye. For so these subtyll and deceyptfull
merchauntes wyll come to the Streete,
and take vpp all the moneye that theye
can geate after .x. or twelue in the hun-
dred and so put it out straight waies a-
gaine as I here say, for fifteene, naye xx.
and more in the hundred: a wicked and
a most vnchristian engrossing, and god
forbyd

forbyd that you or anye man should doe
 so. Touchyng your gentle moderatyon
 and lessenyng of iniquitie by *Iustinianus*
 lawe, I cannot say, as you say neither,
 but stil I must holde myne olde oppini-
 on because the scripiture dothe so directe
 mee, perswadyng me my selfe, that ouer-
 plus take for lone whatsoeuer it be, yea,
 bee it but a farthinge in the hundred, for
 the verye acte of lendyng is playne v-
 surie, and dampnable before god. For
 so it is playne in the olde and newe tes-
 tament. And I wyl not seeme wyser the
 god and hys prophets, neyther wyl I
 adde or dymynyshe anye thyng from
 hys woorde. Lawyers, and worldlye
 learned men maye blaunche and mynse
 thynges as the deuyll and carnall rea-
 son doth lead them. But god is wyser
 then man, and the wysedome of thys
 worlde is foolyshenes in deede before
 god. *Ciivilian*. I wyl tell you master
Ockerfoe, If youre expoundyng be so
 strayghte, that the takyng of a far-
 thyng should be dampnacyon to him
 that takethe it, of whom soeuer it be
 P.iiij. and

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and that you haue no respect of men, nor yet in anye thinge haue any regarde to the circumstaunces of tyme, persone or place, I cannot tell what to saye to you, but god haue mercy vpon vs al, for that none in any age did euer liue (I thynk) so perfectly as you expounde scriptures.

Ezechiel. 18

Lawyer. I praye you let vs examyne that place of *Ezechiel* and turne the booke to see what the wordes be: The soule that sinneth shal die, and his bloud shalbe vpon him. If a man be godly and doe the thinge that is equal and right, he eateth not vpon the hylles, hee lifteth not hys eyes vpon the Idols of Israel, he defyleth not hys neighbours wife, hee medleth with noe menstrous woman, hee greueth no body, he getteth his debtour his pledge againe, he taketh none other mans good by violence, he parteth hys meate with the hungrye, he clotheth the naked, he lendeth nothing vpon vsury, he taketh nothing ouer. This is a righteous man, he shall surely liue sayth the lord god. If hee now geat a sonne that is a murtherer, a shedder of blood. If he

doe

doe one of these things (thoughe hee doe not all) he eateth vpon the hilles, hee defyleth his neighbours wife, hee greueth the poore and needy, he robbeth & spoyleth, hee geeueth not y^e debtoz his pledge againe, he lendeth vpon vsurie, and taketh moze ouer, shall this man liue: hee shall not liue, seynge hee hathe done all these abhominacions, hee shall dye, and his bloud shall bee vpon him. Nowe, yf thys man geat a sonne also, that seethe all his fathers sinnes whyche hee hathe done, and feareth, and doth not y^e like, namelye hee eateth not vpon the mountaines, hee listeth not his eyes vp to the Idolles of Israell, hee defileth not hys neighbours wife, hee bereth noe man, hee keepeth no mans pledge, he neyther spoyleth nor robbeth any man, hee dealeth his meat with the hungrye, he closeth the naked, hee oppresseth not the poore, hee receiueth no vsurie, nor anye thinge ouer, hee keepeth my lawes and walketh in my commaundemēts: This man shall not dye in hys fathers sinne, but shall liue without fayle. I do see here diuers

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diuers thinges, and by them I do iudge,
of thys terte twyle rehearsed whyche
is, hee that lendethe freelye, and ta-
keth nothinge ouer, hee is a ryghteous
man, he shall surelye lyue. But hee that
lendeth vpon vsurye, and takethe anye
more ouer: Shall this man liue: he shall
not liue. I woulde anye of vs weare so
well learned, as to vnderstande the He-
brye. For I thynke thys matter weare
soone ended. The greatest clerkes as
Leo Iudas, Oecolampadius and others, doe
not turne this place into latin out of the
Hebrye in suche sort as wee do expound
it in Englishe. For in steede of the olde
translation *plus*, whiche is more, they do
translate *super abundantiam*, that is ouer
abundance, or ouer excessiue, whiche in
deede is wicked and dampnable to doe.
For then men are bitten, & oppressed,
and not when anye smal tryble is taken
ouer. The lyke that is sayd agaynste vs-
urye, is sayd also in the same text twise
of hym that geueth his debtpoure his
pledge agayne. The same man is rygh-
teous

teous, hee shall surely lyue sayethe the
lorde. But hee that geeueth not the deb-
tour hys pledge againe, shall that man
lyue? Noe. hee shall not lyue. Nowe I
praye you sir, howe will you expounde
thys terte: hee that geeueth, or geeueth
not the debtour hys pawne againe, shall
euerye man lendynge vpon a pawne to
anye one whatsoeuer hee bee, geue hys
pawne agayne beyng not able to paye
the debte: In good soothe, then men bee
more then madde, that wyl redeeme
theire pawnes, when Ezechiel wylleth
that euerye creditour shall delyuer to e-
uerye debtour his pawne agayne, or els
hee shall not lyue. Assuredlye me thyn-
keth thys weare a straunge exposition,
yet yee maye as lawefully expound this
so, as the other agaynst the vsurers. In
both which texts to my simple vndersta-
ding, I do think ther is a specyal regard
had to the poore, that lyke as I ought to
delyuer to y poore debto: his pawne a-
gain, who is not able to redeme it: So
should I not take any thig ouer & aboue
my

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my principall vppon my poore brother,
least I doe oppresse him, who perhaps is
scant able to pay the principall, and ther
fore I shoulde rather forgeeue hym all
charitablpe, when he is not able to paye
me, then to take myne owne and more
too, and so oppresse him. *Ockerfoe.* The
wordes in *Ezechiel* are general. He that
lendeth vpon vsurie, and taketh more o-
uer without any mentyon of the poore.
Lawier. So are the wordes of the pledge
pawned, general. And yet I thynk you
will not haue all pledges restored. *Ockers-
foe.* Yes, all pledges muste bee restored.
Ciuilian. Then what assurance hath the
creditour of his owne by anye pawne,
when the debtour shallbee sure neuer to
lose it, because it is commaunded, that it
shalbe restored: I doe not vnderstande
this Diuinitie. *Ockerfoe.* He must restore
the pawne vpon paiment of his money,
oz els he may keepe it, excepte the poore
man be sore decayed, and then for cha-
ritie sake, he is bounde to geue him his
pawne againe. *Lawyer.* Euerye man is
bo unde by all lawes vppon payment of
the

the debte, to geue backe the pawne againe, yea, they that neuer hard of god, will doe that by a naturall order. And therfore this precept as you vnderstand it, is voyde and of noe force, for as noe man by lawe, can bee suffered to keepe backe an other mans pawne, so I doe thynke, none dareth or wilbe so wicked, as vpon receyuing of his owne againe, to withhold another mans pledge. Marry wheather men wyll geue againe a pledge pawned, & lose their principall, I doubt muche of that, and I thynke noe man will so doe, or if any be so minded, no doubt that man is a very perfit man. *Gromel gayner.* I neuer denyed any man his pawne, that payde me my money againe. But by Saint Mary, hee y brake day with me, was sure to lose his pawn foreuer. And that is reason as I take it, *Ciuiilian.* He thynketh you vnderstande this terte so straightly, as the Iewes vnderstoode the first precept, who because theye weare forbidden to make to themselves any grauen Image, or any lykenes of any thynge, that was in heauen above,

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aboue or in earth beneath, or in the wa-
ter vnder the earthe, therefore to thys
daye bothe theye and the Turkes also
(who grossely lykelike vnderstande this
precepte) forbear to make by painting,
caruyng, grauyng, or wooorkyng a-
nye lykenes of anie thynge created by
nature eyther in their buyldings, or in
their Turkey carpets, or i stone, wood,
mettall, or coyne, or in anye thinge els
whatsoever. Whereas I trust you wyll
not cal it Idolatrie amongst vs Christi-
ans, yf a man haue his Image paynted
or grauen in the likenes of a man, either
in tiber, stone or brasse: or if one haue y
Quenes Maiesties portrature coined in
siluer, or wrought in golde. And yet me
thiketh y text maketh asmuch for Jewes
& Turkes, as this dothe for you against
all vsurers, for they bothe are generall
and forbidden vniuersally. Therfore as
in the matter of Images, I shoulde not
make anye Image to my selfe to attri-
bute any diuine & godly honoz thereun-
to: So shoulde I not in lending my mo-
ney oppresse my neighboz wth excessiue
taking

taking & in such sort, y^e he cā not liue by
the bargayn. And therfore in both these
sayings, y^e offence is accidental, & not in
the substance, y^e is, in the maner & blage,
& not in y^e matter it selfe, as it is in other
offences, namely in theft, murder, & for-
nicaciō. And so should I not lēd out my
money, to y^e hurt & oppressiō of my neigh-
bor, wheras otherwise I may lende for
gayn wth a safe conscience, when no hurt
cometh therof, but rather much good, as
I may cause my picture to be made, wth
out offence, when onely pleasure is had
therby, & no honoz geuen therunto. *Prea-
cher.* Nay surelye, you are deceiued, y^e of-
fence is in y^e substāce, you may not take
ouer & aboue the principall, so much as a
poynt, no not to gaine a point, no more
thē to steale a point. In Images, adora-
tion is forbiddē only, & not y^e making of
Images, as I haue sayd befoze, & in len-
dinge, all ouerplus is prohybited, that
is to saye, whatsoeuer is taken more
then the principall. And thus your simi-
litude holdeth not, as I haue wel pved.
Lawier. Let y^e similitude holde as it may,
What

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What shal not a man take so much as a
poynt: And shall that point be oppressy-
on or deadlye sinne? Nowe god for hys
mercies sake, send you better iudgement.
For surely, I cannot as yet, bee of your
minde. This is ouer great precisenes in
my simple vnderstandinge. Yea, this is
to bad, I will say no more of other your
straite and curious dealynges. Gromell
gayner. wel I say master Ockerfoe, I haue
yet a knacke for you, & y is this, because
you are so precise againste lending, I
wyll make hereafter a byll of bargaine
and sale, and neuer lend againe, and yet
gaine by this meanes, makynge a pro-
uiso, that if the money be payde at tyme
appointed, the sale to be void, and wher
are you then? Ockerfoe. Lorde god what a
world is this, and what deuises are vled
to mocke god and his lawes, but god is
not mocked. These dealings suerly, are
the woorkes of darknes, god be mercy-
full vnto vs. And where I am charged
with ouer muche precisenes, I pray god
others vbe not ouermuch boldenes, and
take too much vpon them. If I sought y
gloze

glozie or prayse of men, I should not be the seruant of god. I trust no good man is offended with me, save you my masters as it pleaseth you. And thys will I saye vnto you. The best learned men of all ages, are directly agaynst you.

Ciilian. With your patience, master preacher, although my profession be the lawe, yet doe I sometyme looke vppon the scripture, & see what they saye, that haue written there vpon. And thys will I saye vnto you, the best of this age, as *Bucer*, *Brentius*, *Caluine*, and *Beza*, with others; are not agaynst moderate vsurye, but doe rather thinke it needeful to bee permitted, and saye also, that temperate takynge, according as it is rated by the ciuill lawe, ys not agaynst god, nor hys lawes: because it is not agaynst charitye.

Ockerfoe. I doe honoz both *Caluine* and *Bucer*, as the chosen vessels of god, and yet I am not bound to anye opinion of theires, otherwise thā the scripture doth declare. Neyther are these true, because they haue so sayde, but because the truth

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of god, which was befoze them hath ben so vttered. And I knowe, they did neuer directlye allowe of vsury, but by circumstance forced to write their myndes, as they dyd, for verie necessitie. I knowe the olde fathers haue expounded vsurie, as I doe vnderstande it, & therefore haue forbidden it vtterlye, and the catholike cōsente of christendome, hath agreed thereunto.

Lawyer. If you will allowe all things that the olde fathers haue agreed vpon, and stande to the determinacion of the church, your doctrine that you teache, maye soone bee called in question, and perhaps vtterlye forbidden. Therefore you shall not do well, to vse suche argumentes, and to stande vpon vniuersalities.

Ockerfoe. In deede the woorde of god is my foundation, whiche doth expōnde it selfe playnelye ynough, to my vnderstandinge, and to the satisfaction of my conscience. And yet so long as vniuersalities doe agree with gods truthe, I maye well allege suche consentes. And
thys

thys I saye for vniuersalities, the verie
substaunce of all our doctrine, that wee
teache thys daye, hath the vndoubted
witnesse, not onelie of the scriptures of
god, whiche are infallible, but also of the
olde catholique general counsels & lear-
ned fathers. And whosoever thinketh o-
therwise hath not reade the. But now,
wheras much talke hath passed, & every
man hath sayde hys mynde, I pray you
lett me aunswere yet once agayne, and
reioyne to every one of you, as you ha-
ue geue me iust occasion. I haue a great
desire to wyne you all to *Christ*, and
none of you can tell, how gods myghty
spiryte maye wooke in me at length to
speake, and in you to heare. For I hope
wee are all gathered together in his ho-
lie name, and none is here so wedded to
his owne will, but the same man is con-
tented to captivate hys senses, to godds
most holpe will, Neyther cometh every
one at y first calle, but at such an hower
as god hath appoynted, eyther at cocke
crowe, at none dayes, or in the eue-
ning. With that, they were all conten-

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ted, and therefore thus hee beganne his reioynder, and last oracion.

¶ The preachers, reioynder, & laste oracion.

Christ, befoze hee shoulde suffer, hauinge hys disciples (as you rede) about hym, willed them, to loue one another, as hee loued them. Shewing that no man could vtter a greater loue, than to spend hys lyfe for them, which Christe did vpon the crosse, for the redemption of mankynde.

Nowe then, yf Christe dyd so dearelie loue vs, that hee bestowed hys owne bodye, to bee torne vpon the crosse for vs, and requireth nothing more of vs, but loue, for loue, firste towarde hym, & then one of vs to another: What doe we meane to be so vnthakful, that neither wee thinke of godds goodnes towarde vs, nor yet haue any remorse or pitie of oure pooze brethzen in Christ amongst vs? Assuredlye wee be so lyue
nowe

now for a great parte of vs, as though
there were neyther god, nor worlde to
come. Suche hardnes of harte, so vn-
mercifull dealinge, such bzibinge, suche
oppzession, suche bytinge, and suche
wzinginge of oure pooze bzethzen, was
neuer in anye worlde, as I thinke. And
what other thing is this, than wilfullye
to warre with god, and vtterly to defie
his holy lawes: to offende of sett purpo-
se agaynst the holy ghost, and so to con-
dempne oure soules eternally: The
word of god ys true for euer. And these
scriptures that I haue alledged, are
gods owne woozdes, whiche yf you wil
not beleue and followe, you shall all pe-
rishe euerye one of you, and bee damp-
ned for euer. And as surely as god ly-
ueth, I saye still vnto you. No vsurer
shall enter into the kyngdome of hea-
uen, except hee doe repent vnfaynedly,
and call to god for grace. And like as he
is a theefe, that stealeth but one halfe
peny, with a felonypous entente, so is he
an vsurer, that by contracte taketh but
one halfe peny, ouer and aboue the prin-
cipall,

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cipall,

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cipall, in respecte of tyme, and both are deadly synners before god. For lending must bee free, without anye thynge taking ouer, by couenaunte made before hande, or els it is no lending, but an other kynde of contracte wythout name, neuer yet bled, no noz possibly, as I take it, to bee bled by anye lawe, being all together agaynst reason, lawe, and nature. For no man can reasonably and dutifully make anye wrytinge, to haue more then is hys own in ryght to haue. And what ryghte hath any body to that which is an other mans: as al ouerplus is, being no parte of the principal lone: Or what man can put that in wrytyng, whiche is an other mans goodes, for hymselfe to recouer, as hys owne proper lent goodes: And yet these vsurers, to benefite themselues, will bee notorious lyers, for they will saye, yea and haue it put downe in wrytinge also, that they lent a hundzeth poundes, when in deede they neuer deliuered aboue 80. li. or perhaps some smal portion ouer. And here they shewe playnelye, whose scholars

lers they bee, namelye the very children of Sathan, for he is a lyer, & the authoꝝ of lyes. So that suche, as will nedes haue gayne for tyme, and forbearing present payement, bee the gayne neuer so lyttle, do not onely destroy altogeather that louing, charitable and free trade of borrowing and lending, which oughte to be amongst men, but also shewe themselves to bee very lyers, both in woorde and wytyng, puttinge that in their obligation, whiche they dyd neuer lende. And now, yf a man would reason with them of the tyme, I pray you let vs consider of it a lyttle. Hee that borroweth, is Loꝝde of the thinge borrowed, immediately after that it ys deliuered vnto hym. And then, yf thys vsurer will bee payde for the deliuering of hys moneye in respecte of tyme, he must be aunswered for so muche tyme, whyle hee is in deliuering of the money, for immediately after the money is deliuered, it is no moze hys, that did lende it, but strayght wayes it is hys that hath borrowed it. And what reason is it, that a man shall

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paye vsurie, for halfe an hower for bearing of his mony: Yea many tymes not halfe a quarter of an hower, althoughe the payement be a hundreth poundes, if it were in soueraignes of one coyne. And why should anye man pay for nothing, some thing, as they do, that paye for the lone of mony any thinge ouer & aboue the principal: For, as master Ciuiliſan hath well ſayd, the vse cannot be ſeperated from the thinge, and then hee that hath the vse of a thinge, and so the propertie by vertue of borrowing, howe can it bee, that any man can aske anye thyng of hym for nothyng, ſeeynge he is Lorde of all, by vertue of hys borrowinge for the time: Againe, by what lawe, or ciuill vnderſtandinge, should anye one haue an other mans goodes for naught, as they haue that reape the frute of an other mans labour and induſtrie, for the onely lone of money, which being once lente, is none of hys, for the tyme that hee dyd lende it, but hys properlie, that did borrowe it, who must in reason haue all the profite alone, yf any
can

can bee gott with that mony, for the tyme hee hath the vse of it: Thirddye, who did euer see copned siluer, and curraunt money growe, which must nedes so do, yf it should bring an ouerplus or encrease agayne, for the verie acte of lending: A thing so much against nature, as nothinge can be moze repugnaunt or contrarie. Then yf we be reasonable men, lett vs lyue accoꝝdyng to reason, and haue an especiall regarde aboue all things, to god aboue, who seeth al our follies, and forbiddeth so expꝛessly these merchauntes of tyme, and these sellers of sunne and moone, as hee forbiddethe nothing moze, willing all men to deale freely in their lendynge, as hee dothe freely suffer the sunne shynynge, the moone and starres to haue their course, and the worlde to continue, with seasonable weather and tyme. But vsurers commonly stand vpon these pointes, that where charitye is not broken, and that both parties doo feelee no harme, but rather gayne, and where men doe to others as they would haue others do

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do to them. Here cannot bee (say they) any
nye vsurpe committed at all, these res-
pectes beinge had. I doe aunswere that
there is no charitie, where priuate gaine
is chesely sought, without any especiall
regard to the profite of my neyghbour,
whiche playnely appereth in all them,
that lett out their money for vsury. For
weare they sure, that they shoulde not
reape any gaine at all by their money,
they would neuer helpe the necessitie of
their pooze neyghbour, although hee
were in neuer so great extremitie. And
what charitye call you thys, when a mā
chesely seeketh hys owne auayle? And
although hee take but lyttle, yet hys de-
sire is forbidden, and therfore synneful.
Agayne, bee it that both the borrow-
er, and the lender are gayners, shall the acte
of vsurie therfore bee counted lawfull?
Nowe god forbid, for howsoever they
two doe speede, the common weale as-
suredly smarteth, and playne dealinge
men that vse no suche trades, shall fee-
le want hereby, when they haue neede to
buy anye thing for their owne provi-
sion

sion and maintenaunce of theire famely,
for by these meanes, both wares, and all
kynde of victualles ware deere. And
how can it bee other wyse? For the man
ostentymes that taketh money vpp by
interest, payng after twelue or fyftee
vpon the hundred, or perhaps in the hun-
dred, which is more, is an occupier him
selfe, eyther a victualer, or artificer, or a
merchaunte. Nowe how can hee make
vp hys money agayn at the yeares end,
and lyue to thyrue, excepte hee will sell
hys wares after twenty in or vpon the
hundred to hym that commeth to buy?
And then do you not see very playnely,
that the common weale smarteth, and
euery particuler man of what estate or
condicion soeuer he bee, is hereby gre-
uouslie wronged and pynched?

Nowe, yf an ydle gentleman doe hap-
pen to paye this vsurie, his lande in the
ende, by oft vsing thys trade, payeth for
all, and he and hys begge theire breade
at laste. And is not then the common
weale muche wooorse, when a landed
gentleman of an auncient house per-
haps

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haps is eaten vp by an vsurer, and so
hys howse decayed for euer, & hys poore
tenaunts racked and hayled with incū-
bes and fynes vpon the vsurers firste
entrance, and possession takynge of the
land: But forsooth, the vsurer will still
replie and saye, that he hath donne to
others, as hee would haue others doe to
hym, yf he hymself had ben in like case.
Neyther is it a small pleasure (as hee
saith) to saue a mans land from forsey-
ture, so that he hath not offended either
god or man, because he hath fulfilled the
lawe of nature, by thys hys maner of
doynge. But god knoweth how theui-
shely thys vsurer speaketh in thys be-
halfe. For let him imagyne, that he him-
selfe were very poore in deede, and dy-
uen by extremitie to borrowe moneye,
for redeming of lande, or else to loose a
good lordship, for a smal portiō of trea-
sure: woulde hee (thinke you) hauinge
suche great neede, rather paye vsurie
for the lōne of moneye to redeme hys
lande, than to haue it freely lent hym?
I am well assured, hee woulde neuer
doe

doe so. For who is hee, that woulde not rather haue it geuen hym, than lent hym: or who woulde not rather frauaile without a burthen vppon hys backe, then with a burthen: or who would not haue the sweete, and auoyde the solwe: or who would not receyue an hundred poundes, to paye so muche and no more at the yeres end, rather the to paye a hundredeth and twenty pounds, for a hundredeth poundes at the twelue monethes ende, as they commonly doe, eyther more or lesse: Then let vs leaue these dissemblinge speaches hereafter, and away on goddes name with all gayne takynge for tyme, because it is both hurtfull to a common weale, vncharitable to oure neyghbours, and also forbydden by goddes wooorde, as you haue hearde at large, vnto whose sharpe voyce and seuerer commaundement wee oughte to geue good eare, and to bee alwayes obedient, euen because he onely hath said it, although there were none other matter in it. And let not the vsurer saye, that hee saueth the gentlemans lande,
for

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for it is he, and none other, that causeth
hym to make hys lād alwaye almoste for
nought, who yf hee had not dealte, with
suche cutthrotes, hee had neuer been so
greate an vnthriste, nor so wastefull in
hys expenses, nor so readye to mortga-
ge hys ryght of enheritaunce, which he
shall neuer bee hable to redeme, beinge
once faste lapte in the vsurers bandes.
But the vsurer wil not bee aunswered,
for any thing that can bee sayde against
hym, standinge still in thys opinion to
himselfe, that hee deserueth great than-
kes, because he doth forbear hys mo-
ney for a yere or two, till the borrower
be hable to make better shifte, for redem-
myng hys lande. Vnto whome I doe
aunswere still, because he is so importu-
ne, that he doth no good to y borrower,
but encreaseth hys harme, making him
euerye daye lesse and lesse hable to paye
hys debtes. In deede I muste saye, and
cannot deny, but that the vsurer forbea-
reth hys mony, sometymes for twoo or
three yeres, but that is to his great gay-
ne, & to the borrowers bitter paine. For
in

in the ende, y^e vsurer hath done no more
than thys, that hee hath onely respited y^e
debtours certayn vndoyng, for a yere,
twoo or thre, and then, bee hee well as-
sured, hee shalbee vndone, without all
remedy. As the cat, that playeth with a
mouse a whyle, to eate her vp in y^e ende:
or like as yf a prynce shoulde saye to an
offender, he is contented to pardon him
lyfe for a monethe, but at the monethes
ende, hee will that he shall then dye as-
suredly, and lyue no longer. Euen so the
vnmmercifull vsurer, will forbear for a
yere or two, to cut the borrowers throte
at lasse, for when these two yeaues are
ones passe, hee will not fayle to doe hys
feate. A gentle dishe of fauour, god kno
weth, suche as I am well assured, they
woulde bee loth to haue the like them-
selues. Repent therefore, O ye vsurers,
for gods anger against sinne, although
it bee slowe, yet it is certayne, and the
slownes oftentymes is recompensed,
with the heuy weighte and greatnes of
payne when it comes. And yf thys bee
not true whiche I doe saye, touchynge
gods

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gods anger agaynste tyme sellers, then is the woorde of god, both false and vntrue, whiche were horryble blasphemye to saye. In whiche woorde of god, these straight prohibitions are enacted and made, threatening lawes agaynste all vsurie, that men shoulde the rather vse charitye one to an other. But I thinke, there is none of you all, that denyeth y scriptures, oz thinketh them to be false, for so you shall denye god, and renounce vtterlie the knowledge of hym. For by them hee ys knowne, as whiche doe geue testimonie of hym. And surelye I doe wonder, that the worlde shoulde so muche choake men, that they wil so farre forgeate god, as that they contempne hys holye lawes. For wheras in all othre offenses men are thought, through frayltie to breake the lawe, It seemeth, y in thys matter of vsury, they stand w god in it, that it is none offense at al, although y worde of god be most plaine agaynst the. Seneca sayeth, *Pudorẽ rei, tol-*

*Seneca de bes
nificijs. lib. 3.*

*lit multitudo peccantium, & desinit esse loco
peccati, commune malefactu. Et alibi. Cessere
publica*

*publica iura peccatis, et capit licitum esse,
quod publicum est.*

The multitude of ſinners, haſte taken away the ſhame of ſinne, and common euill doing, is not taken for any priuate offence. And in an other place. Publique lawes haue geuen place to common offences, and that is accounted for lawfull, which is commonlye bleſed. Whereby it appeareth howe needefull it is for al men to enure themſelues wyth y beſt thynges,leaſte by euill cuſtome, theye haue no ſence in ſinne, but throughe error walow in al wickednes. It is an old prouerbe, ſitte by the good, and by the good ariſe. And happie are they, y ſeeke the company of the godlye, & acquaint themſelues wyth the woorde of god.

And in this matter, what can bee more plaine then y whiche Chriſt ſaith in S. Luke. Lend one to an other, hopinge for nothing ouer & aboue that you did lend: whereby not onely al contractes and vſuries vpon lone, in reſpect of tyme are forbidden, but the very hope alſo to loke for a good turne agayne, or any thyng

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els ouer & aboue the principal is vtterly barred and cleane taken away. Neither is your exposition sound master Ciuitia in this behalfe, that would haue Christs meaning to be, that men shoulde neuer looke for their principal againe. For the Christ myght haue saide, geue freelye, whereby is included a cleare renoucing to aske backe a gyft geuen, whereas in lending, it was neuer so mente in common reason, that a man shoulde neuer hope to haue his owne againe. Neyther wil men leese their principall, excepte some great matter moue them, as the extreme pouertie of the partye, or some other like thynge. For althoughe goods lent be not his that did lend them for the tyme they were borowed, yet when the daye of the retourne commethe, for repayment: hee maye wyth good conscience, aske his owne agayne. And therefore suche gloses are bayne, and to noe purpose, and yet bee it that your exposition were true, thus then I reason. If god requireth suche perfectyon in man,
not

not to aske his principal againe, when he hath once lent it oute of hys handes: muche more then dothe god forbide all manner of ouerplus in takyng for longe more then the verie principall. So that expounde thys terte as you wyl, it ys rather agaynst you, then wyth you, and requyrethe in all constructions a free lendynge. Agayne, in Ezechiel amonge other thynges, god sayethe there, as you haue hearde before, hee that hath not lent for vsurie, and hath not taken anye thyng ouer and aboue, that hee dyd lende, the same personne is a iuste manne, hee shall lyue the lyfe sayethe the lorde. Whereas on the contrarie part it is said in the same chapiter.

Hee that dothe lette oute hys moneye or goods for vsurie and taketh more, or an ouerplus, shall that man lyue sayethe the lorde: Noe, hee shall not lyue, but shall dye the deathe, and hys bloud shall be vppon hym, whereby it appeareth that anye thyng taken ouer, is dampnable aswell as excesse.

Aa. ff.

Pea any

A Discourse

Yea, any thig aboue þ pꝛincipal is exceſſe,
because it is an iniury oꝝ wrong don to
an other man, by vſurping his goods, &
ſo a dedly ſinne. Neyther did thoſe trāſ-
latoꝝ *Leo, Iudas, Occolampadius*, & others
vnderſtande thys text otherwiſe then I
haue ſaid, although you maſter *Ciuiſiā*,
do not ſo take thē, who i their other wri-
tings, did vtterly condempne al maner
of vſurpe. And *Luther* (amongſt others)
is ſo behement againſt al vſurpe what-
ſoeuer, as he was neuer moze behemēt
againſt the Pope himſelf, & al his coun-
terfeit holines. And let not this imagy-
nacion hinder you, to thynke as manye
doe, that no vſurie is committed but vpon
the pooze, because the ſcripture ſay-
eth, thou ſhalt not put out thy money to
thy pooze brother foꝝ vſury. Foꝝ it is al
ſo ſaide in *Deuteronomie*. Thou ſhalt not
lend money to thy brother foꝝ vſury, w-
out addicion of any pouertye at all, ſo þ
al lending to any Chriſtian be he neuer
ſo rich, is vtterly forbidden, except a bro-
ther ſimply be no Chriſtian in verytie.
Then ſeing the ſcripture is ſo plaine, &
ſo

Exod. 22

Deuteronomio. 23

so vnderstoode by the auncient fathers,
and by manye good men of thys tyme,
what mean you to seeke suche out leaps
of libertie, by wreasting of gods word,
to your wilfull lust & sensuall pleasure?
Those other learned menne whom you
named *Caluin* & *Bucer*, did somewhat en-
large this law by a charitable exposiciō,
for the hardnes of mens hartes void frō
mercy, and also for very necessitie sake,
to helpe the needre banyshed men then
dwelling amongst them, not but y they
woulde haue al men lend freely, as god
hath commaunded. And yet what war-
rantie haue they for so expoundynge the
scriptures of god? But goe we on. The
lord god saith in his x. commandemen-
tes. Thou shalt not couet thy neighbors
goods, his ore, his asse, or any thing els
that is thy neighbours. And what other
thing I pray you, do these vsurers that
take ouerplus, but couet their neighbors
goods? for theirs it is not, because they
did lend it, and moze then they did lend,
they should not haue in right, so y theye
bzeake y law *Non concupisces*, thou shalt
Aa.ij. not

A Discourse

not couet. Now lord in heauē. Who hearing these speeches, & hauinge y^e feare of god befoze his eies, wil of set purpose & wilful madnes becōe an vsurer? For as I cā perceiue, y^e greatest harm in this offence, is y^e men haue not y^e sese o^r feling of this hainous fault, w^h in their hartes, but think they may lend their money & goods for gayn, w^hout cōmitting sinne, o^r offending god at all, wheras of other sinnes they are ashamed, although thorough fraylty they do offēd. For no mā durst euer stād in y^e defence of theft, aduolterie, o^r murder, and yet vsurpe is as great and as horrible befoze god, as any of them al, according to the opiniō of al good and learned men in all ages. yea, so horrible is this sinne, y^e amongst al other sinnes, it maketh men to forget god, o^r rather to thinke there is no god. *Marsilius ficinus* in his booke *de Christiana religione*, the. xi. chapiter sayethe thus. *Soli feneratores auaritia mancipati, de diuinis rectē sentire non possunt.* Onely vsurers amongst al others (saieyth he) being bond slaues to couetousnes cannot think wel
of

of heauenly things of god: & the reason
is, for y they are worldlye, & makes the
world their god. And truly as a christiā,
is no Ethnik, painim, nor Jew, so is he
no vsurer, & this wil I boldlye saye, that
Turks, Tartarians, & Ethniks in dede
are pure Angels in comparison of these
worldly vsurers, & lesse harme do thei to
christians, then vsurers do, and are lesse
cruel or vnnmerciful. For y Painim som
times sheweth mercye, but y vsurer ne
uer sheweth mercy at all, but would bee
lord of y whole world himselfe alone, if
he might. So y Cerberus in hel, & al those
monsters y Hercules subdued, are infe
riours in euil to these wicked vsurers vpo
earth. And therefore as *Lucifer* for pride
fel down from heauen: so vsurers for co
uetousnes wil fall down fro earth, to the
dark dungeō of hel. And mark this euer
whatsoever he be y is a great vsurer, is
of a vile & base nature, & nothig of value
in him: one sayeth, y vsury vpon vsury,
is vilain vsurye, & no doubt they are no
better then vileins or slaues, whosoever
they bee y are great vsurers, let them set
neuer so good a cōutenāce vpo y matter.

A Discourse

All this notwithstanding, these wise worldly riche men (to cloke their sinne) and to beare out the matter, as though their doings were lawfull) do deuise policies against god, and seeking to mitigate offences, teache god what hee hathe to doe. So were the stewes deuised as a common sinke to scower cities, and mayntained as tollerable, to auoide farther euill, being neuer punished in other countreys, and muche merueled by strangers resorting hether, that simple fornicacion is so seuerely punished here in Englad. But suche deuises are wicked policies & fetches directly against al godlines. For Saint Paule saith, that no fornicatour, no whoremonger, or vnclane persone, shall inherite the kyngdome of heauen. And as it is saide for whoremongers, so saith the holie prophet king David, that no vsurer, who taketh ouerplus for hys money, or goods, for the verye lone ther of: shall enter into the kyngdome of heauen. To geue almes, and to lende free lye, are the frutes of charitie, and twoe especial precepts of god, and plaine tokens

Paulus ad Ephes. 5. ad Hebr. cap. 12

Psal. 15

kens to knowe a faithful christian from an infidel. But he that wil do neither of these two thinges, as god hath commaūded, can neuer be thought a good christian. For they y are of god, do those thinges bothe gladly and faithfully, whiche god hath commaūded them to do. For as loue is commaūded, so is lone & gift, whiche is the fruite of loue, commaūded likewise. Then what shal I saye to those men of the world, that handle gods doings, so as they make no sinne to seeme wher great & horrible sinne is: seekyng by turnes and twines of texts to cloke & excuse sinne. I speke to you master tēporal Lawier, who for y you seme lerned, do seeke to infecte y corrupte natures of others, as amongst mo, this worshopful merchāt here, & diuers besides, rocking them a sleepe, wyth the cradel theye best like. I think if you would put into some of their heads, that custome and tribute were not due to the prince, there be that woulde geeue eare vnto you: for all the worlde is geeuen to harken after theire owne profite. And badde is that counsell
whiche

A Discourse

which they will refuse to followe, when
gayne may rise thereof, without danger
or hazard of temporall lawe to punyſhe
them, let gods lawe bee neuer ſo ſtrong
againſt them. And you, maſter Ciuiliã,
although you haue ſaide muche and be-
ry well, but eſpecially out of the Canon
lawe: Yet I doubt of your conſtant abi-
ding, in the very practiſe and truethe of
this cauſe, that is to ſay, ſimplie to geue
your eare to gods wooꝝde, if the matter
ſhoulde bee determined by your iudge-
ment. For I feare me, you wyl beare to
gloſes, and winke at theſe worldly and
politike deuises, which are inuencyons
of the deuill to deſtroy man, & to brynge
hym to euerlaſtyng dampnacion. And
yet god forbvd, that anye man ſhoulde
ſeeme to make hym ſelfe wyſer then the
holy gooſt, in abuſing or counterfeiting
his woꝝde. You did allege certeine lear-
ned Lawyers of thys tyme, and wyth
them, ſome godlye diuines, that thyn-
kes it were good to haue ſome tolleraci-
on to auoide farther miſchiefe, and to
bzydle the greate greedines of certeine
couetous

couetous wretches, as that whiche you accompt to ryle of a good minde & zeale. Well, I wyl not stande vpon their meanings, but I am sure the same is not grounded vpon gods worde, for intentes imagined without gods warraunt: are deedes accursed, although in appearaunce they seeme moste godlye.

For god sayeth. Thou shalt not do that whiche is good in thine owne eyes, but doe thou that onely which I commaund thee. Upon this place Saint Ihon Chrysostome in his oration against y^e Iewes, sayth thus in Englishe. Of a trueth that whiche is done accordyng to the will of god, although it seeme to be wicked: yet it is altogether plesant & acceptable before god. Contrarywise, whatsoeuer is don besides the word of god, and otherwise then he will haue it done, though it bee esteemed as a thynge acceptable to god, yet it is of al others the worst, and moste wycked. Wee haue a notable example agaynst good intentes in the firste booke of the kynges, and fyfteenth Chapiter, to warne al menne not to

*Hoc tantum
facies, Deute
ro. 12.*

Reg. 1. cap. 15

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to deale vpon any deuocion or good in-
tente whatsoeuer moze or lesse in gods
cause, then they are expresse commaun-
did to doe. For Samuel the prophet was
sent to kinge Saule, as messenger from
god, who saide in this maner. Thus sai-
eth the lord of hosts. I haue called that
to thy remembrance which Amelech did
to Israel, how they lay in waite for the,
in the way as they came out of Egypte.
Nowe therfore go and smyte y Amele-
chites, and destroy ye all that pertaineth
to them, and see you haue no compassyō
on them: but slaye bothe man and wo-
man, infant and suckling, ore & sheepe,
camell and asse. Now when Saule had
this commaundement, hee sette fooz the
with. 200000. footemen, and. 20000. men
of Iuda. But he dyd not fulfill the lords
commaundement. For after he had slain
the Amelechites, hee tooke Agag their
kinge aliue, and left of the sheepe and of
the oren, and fat thinges, & the lambes,
and all that was good and woulde not
destroy them. Whereupon the worde of
the lord came vnto Samuell sayinge.
It

It repenteth me, y I haue made Saule
kinge, for he is turned from me, & hathe
not perfourmed my commaundementes,
so y he lost his kingdom by this means,
for that he of a good intente, spared the
kyng, and saued the fatte oren & shepe,
to offer sacrifice vnto y lord, vnto whō
Samuel saide. Hathe the lord as great
pleasure in burnt sacrifices & offerings,
as he hath, that thou shouldest obey hys
voice: Behold, to obey is better then of-
fering, and to geue heede, is better then
the fatte of Rambes, so to be rebellious
is as the sinne of witchcrafte, and dyso-
bedience is wickednesse and Idolatrye.
Beecause therefore thou halte caste a-
waye the woorde of the lord, therefore
hath the lord cast alwaye thee also, from
being king. Thus you se men must not
fanie to them selues a certeine manner
of dealing for respect or pity, or to mity-
gate offences, & so to despice gods com-
maundement with their deuised Imagy-
nacions, but rather to doe neither more
nor lesse, then that onely which god hath
commaunded to be done. And therefore
in your

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In your iudgementes and sentences of lawe, I pray you master Ciuilian, haue god and his worde alwayes before your eyes, that you lawyers, maie say and do the trueth according to his worde.

And you master merchant vnto whom god hath let great treasure of this world (for I tell you, you are but his steward) call to god that he will lende you grace in the middelt of your welth to learne & knowe him aright: let not wealth choke your iudgement and clove your vnderstanding. Beware how you cloke with god, do not vnder colour of bargayne & sale, practise vsury as most me do. There be plaine waies for men to take, whiche are and hath ben euer allowed. And this I say, he that liueth in his vocacion trulye and iustlye, is an honest man. That Grocer who selleth holtsome wares w good conscience, is to bee well esteemed. The Draper that dealeth lawfullye, deserueth credite. The true Taylor, is an honest man in his callinge. The Golde smith, the Mercer, and the Haberdasher are all to be well liked, & so all others of any occupacio, y liue iustly i their trade.

A mer

A merchāt of whatsoeuer callynge he is,
 is to be accōpted for honest, if he lyue w
 good fame & name, by his lawfull trafik,
 or occupacion. But I pray you, of what
 occupacion is Goodman vsurer, or who
 would gladly be called one of y^e vsurers
 occupacion? Or of what company or se-
 uerall hawle or elsewhere, are theye in
 London. God grant al merchāts to be o-
 therwise occupied, & euery one to folow
 his lawfull vocacion, rather the to trade
 by this lewde craft or kinde of liuynge.
 Some lerned fathers, yea, & some great
 philosophers also, thiiks it a thing almost
 impossible, for a great riche merchāt, y^e is
 a mighty occupier to be a good christian.
 But I am not altogether of y^e minde, es-
 pecially if y^e merchāts y^e are gret occupi-
 ers do liue in ani fere of god. For I thik
 there be of merchāts, as ther be of other
 sorts, & surely al such as dele lawfully in
 their allowed trades, as I haue said, are
 honest, iust, vpright, & worshipful, & not
 inferiours to other men of anye callinge.
 True it is, wee are al sinners more and
 lesse, and therefore euery one of vs had
 neede to call to god for mercy. And

*Chrisostomus
 Plato de le-
 gibus.*

A Discourse

And assured we are that god beyng the searcher of our hartes, wyl take an accompte of al our doings. Wee haue but a time and a course to runne, let vs take that right way for our race, whiche god hath made playn and open for vs by his word and testament. Let vs be charytable, louing, and liberal one to an other, and readie alwaies to geue some porcyon of that bountifulnes, which god daily and infinitely of his free mercy poureth vpon vs. And as reasonable men let vs consider, that ryghteousnes establisheth kingdomes, and charitable dealings maynteineth states: whereas vsurpe the daughter of couctousnes, the mother of mischief, and the very hel of cuil, ouerthroweth trades, decaieyth merchandises, vndoeth tillage, destroyeth crafts men, defaceth chiuallries, beateth downe nobilitie, bringeth dearth and famine, hyndereth y prince in her custome & wellfaire, & last of al, causeth destruction & confusion vniuersallie. For if the merchant may be allowed to make gain of his money, he wil rather vse y certein
and

and assured waye, that dangerously ad-
uenture the seas, and so the Quene shal
lose her gayn and right of enheritance,
and the state shalbe vndon. The plough
man will no more turne by the ground
for vncertayne gayne, when hee maye
make an assured profite of hys money,
that lieth by hym. The artificer wil leue
hys woozkyng. The clothier will cease
hys makynge of clothes, because these
trades are payuefull and chargeable:
yea all men will geue themselves who-
lie to lyue an idle life by there money, if
they haue any. And although al can not
haue mony, yet yf al those y haue mony
will lyue by y lone thereof, all will be
marred in y end. And amongst others,
the gentelman will no more professe
armes nor chiualrye, to aduaunce hys
welfare, but selling hys landes will ha-
ue double gayne by hys moneye, and so
geue ouer howsekepinge all together,
takynge a chamber in London or else
where in steade of a house in hys owne
countrie, as wee see they doe now com-
monlye, the moze is the pitie, and the

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*Bar. in l. i. C.
de digni. tex.
in l. quoties.
de dignit. lib.
12. l. duo Mar.
C. de quest.*

greater is their shame, yea the noble man will no more defend the widowe & fatherles, nor yet do iudgement and iustice, but lyue by his filthye gayne, and lose thereby his dignity and estimation, as all those that doe lyue by corrupt vsury, for none in right should be a knight, y^e is a known vsurer, & such a hurt to his countrie. And thus by these vsurers great dearthe will ensue of all thinges, as you see, and misery will fall vpon vs vniuersally, for y^e fewe men will woozke, and most will play, and men liuyng without laboz and doinge nothing, will loyter and wallow in the ease of vsury, and enriche themselves by this moste vile assured trade of the Epicures occupation. And what good I pray you will mony doe then, when we haue neyther meat to eate, nor clothe wherewith to couer vs, nor house to shrowde vs in, nor man to defende vs in oure ryghte. For not so much as the butcher, the baker, or the taylor on godes name, or anye o^rther whatsoeuer, hauing neuer so lytell mony, but they will all togethers bee vsurers

urers, as manye already are, yf thys mighte bee suffered. And what shoulde lett, why they shoulde not all bee vsurers, as well as others, yf the same maye once bee liked or holdē for lawfull. For a surer and easyer, and a moze gaynefull trade cannot bee vppon earth, then to gett mony, with the lone of monye onely. And who doth not loue ease and gaine, yf they may be had both together? So that I say, yf thys geere take place vniuersallie, as why may it not? the may y worzthiest mē say, farewell world, yea farewell life for ever maye all men saye in generall.

The trademade to y Indians, dothe not so muche benefite y Spanyards, as vsury hath done the harme, for they trading with the Genowayes, and others to paye so muche vsury as they doe for wares vppon theire retorne from the Indianes, doe lose all theire gayne that they make in the voyage, and ware beggers at the last, with all theire trauaill, & paines they take : as who should say,

Bb. ij.

they

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they laboure for the vse of others, that doe nothing themselves but loyter, and with ease make mony of mony. An alchimie founde out by the deuill, to distroy all trade in the worlde when none haue anye thinge but themselves. But their rewarde in the ende shalbe death euermore lasting, excepte they doe amende. It is written in *Solinus, de mirabilibus mundi*, that in the islande Sardinia, there is a well, whereof yf a trewe man doe drinke, hys eye syght straight way warethe cleare, but yf a false harlot doe but suppe of it, hee wareth starke blynde oute of hande, althoughe hee dyd see neuer so well before. Nowe happye were Englande, yf all the conduites in London dyd runne with suche water. And yet what dyd I saye, I woulde thinke London then, and England also would bee mooste vnhappy. For yf it were so, wee shoulde haue so manye blynde men in the Citie and countrey, that there woulde scante bee founde guydes sufficient to leade them in the streates,
and

and hyghe wayes, when theye shoulde
seeke to goe abroade. The morall of
thys saynge is, that good men haue
the grace of god, and see hym in hys
glozie, wheras euill men are starke
staring blynde, thzough their folpe and
wickednes. And of thys sorte are there
manye companies blynde in thys land,
as the clergye with simonye, merchaun-
tes with vsurye, iudges with bzyberye,
great men with extorcion, and the com-
mon sorte with micherie. God bee mer-
cifull vnto vs, and sende vs of hys gra-
ce. But sayeth the couetous man, seing
you goe harde to worke with vs, and
wyl not suffer vs to make anye gay-
ne at all of oure moneye, but restray-
ne vs vtterlye from aduansynge oure
wellfare, wee will not lende at all
hereafter, because wee will not of-
fende. Euell sayde of you, say I, when
god commaundethe the contrarye, and
by youre woordes you belouaze what
you are, men graceles no doubt, with-
oute affection or charytye, and people

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boyde of all loue. Saint Paule sayeth,
bntankefull, harde harted and bnt
mercifull, and so the children of perdi-
cion. If you woulde haue sayde, you
woulde not lend to all them that would
bozowe of you, I wold haue holden wel
with that sayinge. For I promise you,
it is an offence to lende to some, and a
maintenaunce of their follie. And ther-
fore, they doe wel, that are not ouer ha-
stie, or rather ouer greedy to lende with-
out great cause and good consideracion
had befoze. For indeede men should ra-
ther lende to helpe others, then seeke
gredeyle to enriche themselues, because
it is properlie the nature of lending,
(beynge a certeine kynde of alme) to
helpe the necessity of oure neighbours,
with parte of oure plentye, as occasion
doth serue. Whereas lending for gay-
ne without good cause had of an others
neede: maketh wanton princes to seeke
needelesse warre, noble men riotous to
spende without reason, yong gentlemē
bntyrstie to bring all to naughte, after
they

they are newly come to their landes, & so to take the verie hyghe waye to bndoe themselves for euer: as every day it doth appeare, not onely in gentlemen, but in some greate states and Lordes of thys lande, the more is the pitye. And suerly, he is farre from thriste, whatsoeuer hee bee, that bozoweth vpon vsurie without great cause, and rather woulde hee seme to bee that which he is not, thā to bee in deede and in outwarde shewe, that whiche hee is. And no doubt, wantonnes broughte in thys follye at the firste, that men with their maskynge maners and greate braueries, shoulde seme for a time to be ioly felowes, wheras at length they discover themselves, & are become woozse than naughte. And therfore they doe euill, that make a certayne gayne of lending, to the vndoing of others, wheras lending shoulde bee for charitie sake, and not to mainteyne the outragious exceste and foolish ryot of manye aduise vled more here in England, than in any place els, that I knowe in Christendome. For yf many

B b. iiij.

might

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might not so sone bee had of those coue-
tous vsurers moſte men woulde lyue
within their boundes, and leaue their
wanton apparell, their vnnecessaries
feastyng, their fond gamynge, and
their lewde hazarding of great wealth
and reuenues without all wytte, vpon
a mayne chaunce at dyce, or vpon a car-
de, or twoo at primero, and other bayne
diuelishe games. For so these vnthriftes
maye haue mony to serue their lustes,
& to hazarde their chaunce, they care not
what to paye. And thus they being ouer-
laden with a mayne losse, and most cer-
taine debte to the vsurer befoze hande,
doe sett vppon blynd fortune afterwar-
des all that they haue, and are vndoone
befoze they are a ware, onely by the v-
surers dealinges, although they bee no
great losers, neyther at dyce, nor yet at
cardes. But you will saye, and proue it
to, that many haue bene made with pay-
ynge vsurie, gettinge great welth into
their handes, and at the leaſte haue ſa-
ued themſelues from impriſonement, &
vtter vndoynge. Unto thys I do aun-
ſwere

Swear, as hee that came into a churche,
& sawe it full of Images made of ware,
asked the cause of suche a sighte. Unto
whom one answered, that these people,
whome these wahren images did repre-
sente, were saued from drowninge, by
calling vpon our ladie: Nay then (quod
hee againe) wher be the images of those
I pray you, that called vpon our ladie,
and were drowned notwithstandinge
And so saye I, yf some one man haue
gott good by vsurie, and hath been ma-
de thereby, how many thousandes haue
had mischiese, & been vtterlie vndon by
vsurie. Wel, well, saye you stil, & replie
as you please, yf the world go so w^t vs y^e
lëding for gayne muste clerelye bee re-
strayned, and that vpon paine of death,
as we wolde haue it: farewell then all
hope to bozrowe any moneye herafter.
Unto thys I aunswere, and I thinke
cleane contrarie, especially if men will
conforme themselves to the lawe of na-
ture, and lyue as they ought to doe vp-
rightelie in their vocation, and remem-
ber there is a god. For then plentie will
fo'lowe

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folowe, and good cheape will bee of all
thyngs, whē euery man lyueth vprigh-
telye in his callinge & profession as god
hathe appoynted, and forlake these vn-
lawfull thyftes, and so charitye wyl a-
bunde, and no man can wante, that
being honeste hath any neede, say you
what you wil. Many vnthriftes, and sus-
pected men, maye perhaps fayle by these
meanes, and be dzyuen to trust to their
own, when none will lende vnto them.
And suerlye I woulde wyshe that len-
ding were chesely to the needy & thyrp-
tie parson that wil trulie gett his liuing
with the sweate of hys browes, & paye
that agayne faithfullye, which hee hath
ones borrowed. But to say you wil not
lend to any body at al, because you can-
not bee suffered to make gayne of your
money, and so to do as muche as in you
lieth to destroye occupiying: that I saie,
is an vnnmerciful saynge, and directlye
against god. And yet say what you wil,
yf the lawes of god in this behalfe were
straightelye executed againste vsurie,
there woulde bee for all thys lending
ynough

ynoughe, suche lendingge I meane as
is needefull, and in charitye oughte to
bee vſed. Yea, I will ſaye moze, rather
then men wil ſuffer theire wares to lye
deade by them, and theire goodes not to
bzing forth anye encrease at all: they
will hazarde theire wealth into cheap-
mens handes, and yong occupiers, and
bee contented, aswell to aduenture the
losse or perill of their ware, as to assure
themselues of currante gayne, and cer-
taine profite. And ſo doyng they maye
boldlie put forth their ſubſtaunce for
others to occupie, vpon ſuch charitable
dealing. And althoughe ſewe perhaps
will trade in thys ſorte, that is aswell
to hazarde losse, as to assure themſelves
of gayne: yet the world wilbee the bet-
ter, wares will ware moze cheape, dea-
linges wilbee moze bpight, and ſewer
men will breake; when ſuche chriſtian
charitie is commonly vſed, both in mo-
derate takynge of gayne, vpon charita-
ble forbearing for a tyme, till men may
make mony, and frendly bearing with
loſſes, when any ſuche doe happen. And
amongſt

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amongst honest and godly men, I know
there will neuer bee wante of charitie.
And happy were England, yf all men
were honest, for then lawes wer neede-
lesse, and suche euill as thys had, neuer
neede to bee feared: as for euill men, if
it were good to ridde the world of them, if
it were possible, and to deuise by lawes
that none should liue, muche lesse come
to wealth by such vnlawfull wayes, for
that they onely and none others, are the
cause of all dearthe and wante in thys
world. Thus when euery man lyued
vpryghtely within hys boundes and cal-
ling, vsing suche trade as hee oughte to
doe, plentie woulde soone appeare in all
places, and god would blesse the world
also with encrease muche. And doe not
thinke that you are to be excused, when
you doe lend to the riche, where it may
seme you haue not oppressed, and so not
deale with the poore, for feare he should
bee oppressed, for I tell you, you shoulde
lende to all that haue neede, of what es-
tate condicion or liuing soeuer they be,
poore or ryche. And sonde is thys ar-
gument

gumente that you haue often vsed, of which many do take fast holde. It is not lawfull to take vsurie of the pooze, therefore a man may take vsury of the riche, for by the like reason one may thys argue: It is not lawfull to bere a pooze man by lawe, therefore it is lawfull to bere or to trouble a riche man by lawe.

None, eyther riche or pooze, yonge or olde, lowe or hye, should be troubled or vexed at all, or by anye maner of meanes. Regarde alwayes must bee had to the common weale, that no harme doe come thereunto, by anye vnlawful dealinges, and not whether thys man, or that man bee wronged or no. For so it may fall out that your neyghboure vnto whome you haue lent mony for gayne, fealeth no harme thereby, and yet assure your selfe, the comon weale smarteth by suche vnlawfull dealinges, as I haue often heretofore sayde. And therefore the Ciuilians sayeth, *Interest reipub. vt quisque re sua rectè, hoc est, honestè & legitime vtatur.* It is for the behoue of the common weale, that euerye man do vse
hys

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hys owne thynges rightfully, that is (as
I take it) honestly and lawfully. And
thys is that *aquum & bonum*, that eauen
hode, and ryghte balance dealinge, so
much commended by all lawes, thys is,
I saye, that chzistian charitie, which see-
keth nothing of her owne, but those thin-
ges that are of *Iesus Christ*. And is it so
straunge a thinge for men to borrowe
freely in thys worlde? I am not verie
olde, and yet I haue knowne manye in
my dayes, that haue borrowed freely
great masses of moneye of diuerse men,
and some agayne that haue borrowed
small summes freely of a great sorte, for
no peny vsurie at all: Good men can no
moze bee without charitie, than fyre can
bee without heate. And therefore, let vs
pray, that good men chesely may enioy
the frutes of the earthe, yea lett vs all
that bee badde, consider thys one thinge
wth our selues, that nought we brought
with vs into thys worlde, and noughte
wee shall carrie oute againe, and when
wee haue foode and raymente, lett vs
therewith bee contente, as *Saint Paule*
sayeth

saythe to hys disciple *Timothec.* Enough *1. Timoth. 6.*
(as they saye) is as good as a feaste, and
what shoulde we doe with moze? A little
with quietnes, is better then a greate
deale with trouble. Yea happye is that
man, whose conscience doth not condempne
he hymselfe for euil gotten goodes, euil
gotten I may well saye, whē they bring
death and dampnation with them. Alas
doe wee not see euery daye how vncertaine
thys lyfe is: howe sodeinely men
goe awaye, and that no man hath anye
charter to tarry here one hower, but
as sone goth the riche as the pooze, the
lorde as the plougheman, the merchant
as the craftes man, the wyse man as the
simple. And besides this, what a conscience
hath he (lord god) who wittinglye and
willinglye hath been the vndoinge of
manye an honest pooze man, of manye
auncient gentlemen also, yea, and shall
I saye of some great lordes of noble houses,
throughe hys vnmercifull vsurie? Doth hee
thinke after hys wzonge gotten goods,
to bleare god with an vnworshipful
gluttonous table, with building
of a

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of a felwe almese houses, with geeuynge
to hys warde after hys decease a lyttle
summe of mony: Naye, he is deceaued,
that so thinketh. These are abhominable
offrings in the sight of god, that are
offered of suche gayne, lett hym geene
on goddes name hys owne goodes law
fully gottē, and not deale almese of that
whiche is none of hys. Hys owne con
science wil tell hym an other tale, when
the same shall searche hym, and accuse
him befoze the maiestie of god, and then
will he tremble and quake, call for gra
ce, and can not bee heard, weepe & way
le, when none will pitie hym, and so ly
ue in hell, and neuer dye, continuyng
still in suche paynes and tozmentes, as
passe mens speache to vtter, and more
greuous, than any mans harte can ima
gine or thought cōceyue. Wherfoze cō
sidering god, nature, reason, all scriptu
re, all lawe, all authours, all doctours,
yea all counceils besides, are vtterlye a
gaynstc vsurie: yf you loue god, & hys
kyngdome my masters, yf your natu
ral countrey bee deare vnto you, yf you
thinke

think to haue mery daies in this world,
and to liue in ioy, you and your childre
after you, both now and euer, yea, yf
you haue care of your owne soules: for
Christes sake abhorre thys vgly vsury,
and lothe with all your hartes, this cur-
sed limme of the deuil, and lend in dede
freelye, as god hath commaunded you:
and departe with your goods or wares,
as freelye for time, as you woulde bar-
gayne to bee payd for them out of hand,
or at sight, or for redye money, hauinge
alwaies a charitable intencion with you
to helpe your pooze neighboures, wyth
parte of your plenty, and make no mer-
chandizes hereafter, by the Sunne shy-
nyng, and Moone shyninge, by yeaeres,
by monethes, by daies, and by howers,
leaste god take his light from you, and
shorten all your daies, and all your ho-
wers. And as you lende freelye as occa-
sion serueth to all men, of what estate or
condicion soeuer they be: So geue to the
miserable folke willinglye, and help the
pooze housholder franklye. And the shal
god blesse you and all yours, and gecue

Cc.i.

you

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you the peace of conscience, whiche
passeth al treasure, and make you inher-
ritors of his kingdome, after thys tran-
sitorie lyfe. Nowe god for hys mercyes
sake open al your eies, and geue you the
right vnderstanding of this his wil, for
his deare sonnes sake Iesus Chzist our
lorde and sauiour. Amen.

Ciilian. I haue longe studyed the Ro-
maine lawes, and I thanke god my vn-
derstandinge is somewhat encreased by
them. But woulde god I had more ear-
nestly studied the verye texte of the olde
and new testament, whereby not onely
I should the rather haue gathered most
true knowledge: but also I should haue
ben more mortified, by a great deale the
I am. It is vnspeakable, what good they
do reape, to their soules health, that doe
daylye and howerly, meditate the very
letter and text of the scriptures.

And I thanke you most hartelye master
Preacher, for your good zeale and ear-
nest care, to sift out the truethe of thys
matter, whiche I doe thynke, & am ful-
ly perswaded, that you haue founde out
according

According to gods most holy will. And
I praye god mosste hartely, that I maye
be a true follower, of all that you haue
sayd, and neuer consent in hart to lend
moneye for gayne, nor yet to allowe of
them that are knowen vsurers.

I do knowe certainly, that to lend free-
ly is a naturall contracte commaunded
by god, and allowed by man, and there-
fore to be done and vsed of all men: but
to lende for gayne is a suspected kind of
dealyng, and therefore to bee blamed
whatsoever colour I doe sette vpon it.
And the wise man sayeth, *Qua dubitas
ne feceris*, neuer doe that, whereof thou
doest stand in doubt. And therefore by
the leaue of god, I wyll neuer deale other-
wise hereafter, then plainely and tru-
ly, as gods word & my consciēce shal di-
rect me, assuredly myndig to lēd for gra-
mercie alwayes hereafter to the poore
and needie, or to anye one that shall de-
sire to borowe of mee, yf I be able to
lende, and maye forbear my money or
goods without any my great hiderāce.
The Ciuill lawe, is a wise studie, & full

Cc. ij.

of

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of pollicie, whiche I haue euer wel liked because of the natural & good reasons y^e it carieth in shew. But I must say now, that the wisdom of man, is foolishnesse before god, and bayn are all those speeches, that are vsed to blaich gods grounded rules, beinge the onely vndoubted truthe chiefly to bee followed of al godlye & Christian people. And for my part I am gladde that god hath touched mee thus muche to renounce mans reason, and to followe his most holy will, which I will hereafter embrace, by his especiall fauour and mercye, and preferre the truthe of hys woorde, before all other learninge whatsoeuer, and confesse in hart, that al lending of money or wares for any gayne, whatsoeuer in respecte of time, is a thing abhominable and a damnable deede before god and man.

Lawyer. It is euill struinge againste a knowne truthe. And wo be to him that doth anye thing against hys conscience. I haue hearde muche, and somewhat I knowe, and althoughe naturall reason and mans pollicie, haue caried me oute
of

of the waye, yet I thanke god my conscience dyd neuer accuse mee. For I thoughte assuredlye, that whatsoeuer I did in this behalfe, so that charitie hadde been kept, and no harme in appearance committed, noz offence notoziously knowen: that al then had been well. But I doe see it is cleane contrary, and I confesse my selfe to haue erred, for whyche I am sozie. And nowe I perceiue y man must not seke to seeme wyser then god, noz yet deuise doinges for his owne excuse, accorดยnge as hys sonde brayne might imagyne. For I doe nowe plainly finde, that euen the verye sufferance of vsurie, although it were for a meane rate: is not only forbiddē by god, which is chiefly to be noted, but also hurtfull to a state, and cause of muche dearthe & scarcitie, whiche is pitifull to bee seene. Therefore I doe wishe, that wee might all lyue as god hath commaunded vs, and not fanste vnto oure selues, suche a kinde of dealyng and lyuinge as god & nature haue alwaies forbydden.oure lawe is plain inough against this sinne,

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yt we were as good executioners therof
as the lawe geueth authorizty. But our
countreys disposicion is rather to make
lawes, then to keepe lawes, yea rather the
lawe is vsed to enriche lawiers, then to
execute the iustice of lawe.

Holy king Edward as they call him, he
y was before Willia Cōqueroz, among
other his good lawes, did in the.37.law
that hee made vtterlye forbyd vsurers,
and woulde not that anye suche shoulde
farrie wythin this Realme. And if anye
weare conuycted to haue erected vsu-
rye, he shoulde loose all hys goods, and
after that be esteemed as an outlaw. The
said king Edward did further say, y hee
did here it reported in y court of Frāce,
when he was ther, y vsury was thought
to bee the roote of all other sinne & mys-
chiefe whatsoeuer. After this, in Henry
the secondes time, I do remember what
Glanuill chiefe Justyce of Englande in
those dayes wyrtethe, whiche I thynke
not amisse to make knowen for oure a-
mendment. In the seventh booke wher
he speaketh of inheritances, of last wils
and

*Glanuill, lib.7
Cap.16.*

and teſtamentes, hee ſayeth amongſt o-
ther things, in the ſirteenth chapiter of
that booke, that all the goods of an uſu-
rer, whether he dye making a wyll, or
not making a wil, are proper to y^e king.
And yet no man ſo longe as hee lyueth
was euer wonte to bee appealed or con-
uicted of uſurie. But amongſt other en-
quiries for the kinge, it is uſed to be en-
quired vpon, and proued by twelue law
full men that dwell nyghe hym, vpon
their othes, that a certeine man died an
uſurer, whyche thynge being proued in
open courte, al the moueable goods and
chatelles that weare the uſurers owne,
at the tyme of hys deceaſe, ſhall be ſea-
ſed for our ſoueraigne lord the king, in
whoſe handes ſoeuer the ſayde goods or
chatelles ſhall be founde, and the heire
of the ſame uſurer ſhal be diſherited for
y^e ſelf ſame cauſe, according to the law of
the Realme, & the land ſhall returne to
the lord or lords agayn, from whence
it came. Al which notwithstanding, it is yet
thus to be vnderſtoode, yf any mā hath
ben an uſurer in his life time, and ther-

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of was openly and notoꝝpouſlye famed
ſo to bee: and after repented hym ſelfe
befoꝛe his deathe, and did penance ther-
foꝛe, whiche can not be without reſtitu-
cion, his goods ſhall not be within com-
paſſe of the lawe agaynſte uſurers. And
therfoꝛe it muſt be wel known by good
and ſufficient tryal, that one dyed as an
uſurer, to make the lawe determine vpon
him, as againſt an uſurer, & to diſpoſe of
his goods, as vpon y goods of an uſurer.
Thus far *Glanduill* in y place, who in his
x. booke & third chapiter, ſheweth plain-
ly what uſurie is, and thus hee ſayeth.
Things are due vpon lending, when
any man dothe truſt an other, in thoſe
thynges that doe conſiſt vpon number,
weight, and meaſure. Therfoꝛe when a
man hath lent any ſuche thinge, if hee
that hath ſo lent it, doth take any thyng
ouer and aboue his lone, he committeth
uſurie in ſo doing. And if he depart this
world ſo offending, he ſhalbe condem-
ned as an uſurer, by the lawe of y land,
as befoꝛe moze at large hath ben decla-
red. According vnto this law, *Mathewe*
Paris

Paris, maketh reporte in the life of king
Rycharde the firste, by these woozdes.

*Quicquid laici in vita sua donauerint, vel
quocūq; titulo a se alienauerint, etsi vsurarij
fuisse dicuntur, post mortem non reuocabitur.*

*Quæ verò post mortem non alienata fuerint,
si cognitum fuerit ipsos tempore mortis fuis-
se vsurarios, confiscabuntur.* That is to say.

Whatsoever lay men haue made alwaies
in their life time, by gyfte, or alpenated
from them by anye title, although theye
were knowen in their life time to be v-
surers, yet the same shal not be reuoked
after their deathe. But whatsoever thin-
ges are not made away after their deth,
if it were knowen that they at the tyme
of their deathe were vsurers, the same
thinges shalbee confiscated. The statute
lawe also, in y^e fyfteene yere of kyng Ed-
warde the thirde, dothe make thys mat-
ter plaine, where it is accorded and as-
sented: that the king and his heires shal
haue the conisaunce of the vsurers dead.
And that the Ordinaries of holy church
haue the conisaunce of vsurers on lyue,
as to them appertayneth, to make com-
pulsion

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pulsion by y censures of holy church, but
y statut of 37. of king Hery y. 8. hath take
away y force of this law. And yet whe-
ther y comon law was or is taken away
hereby or no, I do refer y to my masters
y Lawyers. Nay it is plain, y our law
was euer against vsury, as in *Martō ca.*
5. it is most euidēt, *Vsura non currāt &c.*
And touching therchāge, you haue said
wel in my iudgement. And thus muche
I know by the statutes of this land, that
king Edward y third, caused therchāge
to bee kepte at Douer, and in other pla-
ces, wher it best pleased his grace, as in
good towne & thorough fares through out
England, declaring y value of al coine,
and straitely chargynge al his subiects,
that none so hardy as to make gaine, of
coyned money, saue onely the kings ex-
chāgers, so y vsurie by that means was
vtterlye banyshe from amonge y com-
mon people. But how the kings exchan-
gers vsed the matter, I know not. This
I knowe well, the fewer that vse ther-
chaunge in manner as it is nowe vsed
amongst merchautes, the better it is
for

An. 9. Ed. 3.
25. Ed. 3.

A. 14. Ric. 2
An. 3. Hen. 7.

for the state & common profit of this land.
But I for greedy desire of profite, haue
forgot all these thinges, and seeing how
lothe men are to lende, thought it better
euen against gods law & our lawe also,
according to y^e comon maxime, to suffer
rather a mischief, then an inconueniēce.
But I see now that suche proposicions
are wicked and dampnable, for no euill
must be eyther donne, or suffered to bee
done, that good maye come thereof, as
you master Preacher haue very godly
saide vnto vs, out of gods moste holye
worde. I do reade that in the .47. yeare of
kyng Henrye the thirde, a ryot was
commytted against the Jewes, and fye
hundred of the slain, & thoccasion of this
ryot was, for that one Jew would haue
forced a Christyan man to haue geeuen
vnto him more then twoo pence for the
vsurye of twenty shillings by y^e weke.
For y^e Jewes had licence from the king
to take two pence in the pounce, for the
weekes lendynge, which is forty pound
and more by the yere vpon the hundred,
a deuylishe vsury no doubt, and worthy
of al

Roman. 1.

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of all death, wythoute al peradventure.
And great pitie that any pꝛince shoulde
euer yelde to suffer anye suche spoyle oz
theft amongst good subiectes. These Ie-
wes are gone. Would god the Christy-
ans remayninge, and our country men
at this time dyd not vse theire fashyons.
I for my parte wilbe from hencefoorth
a moſte deadly enemy againſte all blu-
rers, and willingly I will not eate noꝝ
yet drinke with any of them. And I pray
you maſter Merchant, if heretofore you
haue taken any emboldening to commit
uſurie through any qualification that I
haue uſed, contrary to law which I pro-
feſſe, and againſt my conſcience: do you
from hencefoorth amende it, and amende
your ſelfe by my warnynge, and beare
not your ſelfe vpon mee, noꝝ yet vpon
the lawe that I profeſſe. For both I wil
diſcharge my ſelfe befoze god, and thys
good companye of anye ſuche mainete-
naunce and declare vnto you, that not
onelye the lawe whiche I profeſſe, is a-
gaynſte it, but alſo my conſcience con-
demneth me of ſuche tolleratinge. For
the

the whiche I am right hartely sozie, and doe nowe constantly affirme that al lēding for gaine in respect of time, is both against gods lawe, and oure lawe, and is a mischiese most hurtfull to all states, and the principall cause of all want and scarcitie in any common weale, where-soeuer it hathe once gotte a footing and is eyther allowed or suffered. And for your good cheare, I thanke you moste hartely. And nowe will I saye, thys is the best dinner that euer I came at in al my life. And I pray god it may be so vn-to you master merchaunt, that are the chiefe of this feast, and haue been after a sorte the cause of this disputacion.

The Merchaunt or Gromell gayner.

I haue hearde you saye master Preacher, and I haue heard it also of others, that god in the scriptures affirmeth it to be an easier matter, for a Camell to goe thzough the eye of a nedle, the for a riche man to enter into the kingdome of heauen. Surelpe I belecue it to bee true, except gods goodnes bee the greater, for wee merchaunts are meruelously geue
to

A Discourse

to geat goods without conscience & with
out all gods forbode. And thys worlde
is a greate temptacyon, for man to ad-
uaunce his welfare, and hardly can one
auoide, the sweete entisements thereof.
For what is hee now a dayes that is
of anye estymacion, if he want wealth?
Whoe maketh anye accompte of him,
bee hee neuer so learned, neuer so ver-
tuous, or neuer so worthy, that hath not
the goods of this worlde? Yea, what ma-
keth vs merchants to beare auctoritie,
& to be taken with y^e best, but our goods
that lye by vs to serue our owne turnes
with al, and other mens also, as we lyst
and think meete? But fie of this worlde,
in respecte of the worlde to come. And I
thanke you master Preacher, for suche
your heauenly doctrine. For I promyse
you I am now become throughe y^e same
(as I trust) a new man praysed be god,
and you therefore. And now I doe as-
muche abhorre to lend money for gaine
hereafter, as I doe abhorre to steale by
the hyghe waye, or to murder any man
violently for his goods, which god for-
byd

byd that euer I shoulde thinke or minde
to doe. And you master Lawyers bothe
of you, haue wel put me in remembraunce
that my goods are not myne to bestow,
after my deth, if I should die an vsurer.
Lorde god, yf the prynce woulde take
aduauntage of all suche as haue offen-
ded in this behalfe, manie should begge,
that nowe are braue. And yet marke
gods iudgement. You shall hardlye see
an vsurers issue prosper wel, but eyther
the partye comes to an euill ende, or
the goods are lewdlye wasted awaye.
Mercye, mercye, therfore Lorde god,
and I truste assuredlye that vpon myne
vnfeyned repentaunce, god wyll bee
mercifull vnto mee. Restitucion I had
neede to make, and I wyll so doe by
gods grace, as I can. Euill is that pe-
nye gotten, whiche bringeth dampnati-
on, and unhappie is he, that for greedie
desire of this world, doth leese the ioyes
of heauen. It had been my part, hauing
had such wealth, to haue vysited the pri-
sons, where men lie long for smal debt,
and haue beene oppressed wyth vsurpe,
to their

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to their better vndoing: to haue ayded & poore houlsholders, the fatherlesse chyl-
dren and the widowes. But hereafter I
will bysite Christ more often in hys af-
flicted members, and lend freely by gods
grace, to suche and so many, as I shalbe
able and know to be honest godly men,
and relieue them chieflie, and make also
restytucyon vnto them whom I haue
most oppressed, and get my goods here-
after by lawfull meanes. Wee all feare
the plague merueilously here in Londo,
and desire god that the Cytie maye bee
cleared of it, but what a blesse weare it,
to the City, and realme also (as I reme-
ber you said befoze master Preacher) if
in one yeare god would take al vsurers
away, and cleare this lande of such un-
mercifull men. I for my part knowyng
that I doe knowe, rather then I wyll
hereafter make gayne of my goods or
moneye, for the verie lone thereof, in
respekte of time, I wyll suffer a thousand
deathes in this worlde, to saue my soule
the rather in the worlde to come. Yea,
none of myne shal euer haue my fauor,
that

that will take that waye, for I knowe
 thys lyfe is but a passage, and stewar-
 des wee are all, (as you haue well sayd
 master preacher), to make an accompte
 of our former lyues, and to shewe how
 faithfullly wee haue bestowed those ta-
 lentes, which god of hys goodnes hath
 boughsafed to bestowe vpon vs. For yf
 wee haue bene euill officers, woe is our
 hyer, wheras otherwise hauing faith-
 fullie discharged our duties, god is iust,
 and will rewarde the faithfull for euer,
 according to hys promise, throughe the
 merites of Iesus Christ, who bee pray-
 sed therfore.

Ockerfoe. Now blessed bee the lord god
 of Israel, and holy bee hys name, bothe
 nowe and alwayes hereafter. I am hart-
 lye glad before god, that I haue lyued
 vntill thys daye, to see suche a conuer-
 sion of you my deere brethren, and grea-
 ter ioye I knowe ther wilbe in heauen,
 for the recovering of so fewe lost shee-
 pe, than of 99. that haue not strayed. I
 praye god that all others maye take ex-
 ample of you, and vpon gods good

D d. i.

war

A Discourse

Warnyng folowe those thinges in theire
conuersacion of life, that you haue now
professed to doe during your lyues. And
thys I saye, hee that lyueth to dye well,
shall dye to lyue better. Nowe, god for
hys mercyes sake, make vs all hys
seruaunts. With that, they all tooke
theire leaues, & departed in cha-
ritye one with an other, like
lopfull and spirituall bre-
thren in Christ. God
graunte all others
to doe the like.

Amen.



Finis.

**¶ A conclusion to the lo-
ving Reader.**

Gentle reader, and deere countrye
man, I haue in some parte layde
open (as maye appeare) the doinges &
dealinges of thys worlde. And muche
speache hath passed diuerselye betwixte
parties, & great heate hath ben vttered,
aswell in defense of cloked euill, as in
rebuke of knowne sinne, the most & the
worst, lpyng that always best, which
is cheefely for their purpose, bee it ne-
uer so bad. At the last, an agreement is
made (as you see) and all reconciled to
god, as people much ashamed of sinne,
and men most sorie for their by past fo-
lies. The merchaunt, as it seemeth, will
no more deale vnlawfully, but vse his
trade in good order, and in suche sorte,
as to good conscience and gods lawe is
agreable. The lawiers, aswell Civilian
as temporall, shewe themselves mortifi-
fied persones, and will neuer geeue oc-
casion (so muche as in them lyethe) for
any to offende by their example. And all

Wd .ij.

thys

A conclusion to the Reader,

thys goodnes commeth through y^e preachers godly and zelouse dealing. And is all thys trewe (sayth one) that wee shall haue suche a worlde hereafter, as there wilbee neyther euill lawier, noz yet euil merchaunte: For aunswere I saye, god knoweth onely, what wilbe hereafter. I haue made but onely a reherfall of an assemblee, whiche I will not sweare to bee trewe neyther, for all the goodes in Englande, and yet I wishe the same had been trewe, especially for the latter parte of their agreement, let their former lifes bee, as they will be, whiche I thinke are woorse than I haue sayde. For neither tongue can bitter, noz penne expresse at ful, the euill o^f this world. And yet I haue said so much euery way, as I was hable to saye, & as my leasure serued. And an easie matter it is, to tell a tale, or to make a tale of any mā, or of any matter eyther to or fro: but the hardest piece of worke of al is this, for men to bee, as they woulde seeme to bee. For who woulde not seeme very honeste in outwarde apparaunce, and yet who is per-

A conclusion to the Reader.

perfectly honest in very deede: I haue concluded of these men, as I woulde it were, or had ben at the first, and so al thyngs after much talke are lapped by as you see, with a ioyful ende, but whether it will fall oute so or no hereafter, god knoweth, and not I. Therefore I shal tell you a shorthe mery tale, sonewhat to the purpose of thys last speach & compounded agreement.

About xvi. yeares past, at my beeinge in Rome (where I was forth comming afterwards, agaynst my will god knoweth) ther was warre betwixt the pope *Paulus quartus*, & the Emperour *Charles*, for the kyngdome of Naples, the pope himselfe beyng a noble man by byrthe, of the house of Carrassa in Naples, and the chiefe authoz and beginner of this warre, as one that hated the emperour most deadly, for putting to death an uncle of the sayde popes, vpon the rebellio made by the prince of Salerne & others, to restore the Napolitanes to their ancient liberties, & free gouernement of that kyngdome. In this tyme of warre,
duke

A conclusion to the Reader.

Duke of Alua being not farre of, with a
mayne power, against the pope, & fren-
che kynge, who tooke hys parte, duke
Guyle being general then for the fren-
che armie, the holy father did sett forth
in prynte, a certayne prayer for peace,
and commaunded that all prestes w^{ch}
their paroches, should cal the people to-
gether, & exhorte them to pray for peace.
Amongst whom, one pryest of a certay-
ne paroches there, seynge the people as-
sembled, began to declare vnto them
the holy fathers will, whiche was, that
they should all praye together for a spe-
die peace. And when they were thus de-
uoutelie gathered together, & warned to
praye, the priest saide thus, after many
speeches past before. Good brethren, you
see I muste doe as I am commaunded,
I can not doe otherwile, & therfore I ex-
horte you estsones, & I pray you hartely
praye for peace. But thys I will saye
vnto you before hande, yf you haue any
peace at all, w^{ch} all your prayers, I will
geene my head. For howe can it bee o-
therwile, whan he y^e is the autho^r, & the
only

A conclusion to the Reader.

Onely deuiser of thys warre, doth requi-
re you to praye for peace, who myght ha-
ue it, when hee list, yf he would be quiet
hymselfe: But I knowe hee will not, &
therefore your prayers wilbe in vayne,
& yet praye for maner sake. A straun-
ge speache of a parishe pꝛiest in Rome,
who was well punished for hys labour,
bee you well assured.

And now, what yf I sayde, that these
merchaunts and lawyers, notwithstanding
their solempne vowes, will not be
so good, as they seeme to haue made pro-
myse vpon this last agreement: I thinke
yf I layd a good round wager of mony
vpon this matter (for other things I will
not hazarde) there be thousands in Eng-
land, that woulde bee my halfe. Men be
worldely, selfe louers, geuen for y^e most
parte to euil, full of hypocrisie & dissimu-
lation, & very loth to do good, whē they
see no profite folowe, and vnwyllyng
to be such, as they are bounde and com-
maunded to bee. An easie matter it is, to
renounce synne by wordes or outward
promise, and betwixt doynge & saynge,
there

A conclusion to the Reader,
there is greate oddes. The worlde is
full of sweete entisyng baytes, and
man is made of fleshe, subiect ever to all
temptacion of thys worlde. And yet
shal not I wishe and praye that al thin-
ges may bee wel, although it bee almost
impossible, to haue perfection and soun-
denes of lyfe in all men, and amongst
all states: God forbidde else, and well I
knowe, that the prayer of good men,
is of great force befoze god. Therefore I
desire all the good true seruauntes of
god, to ioyne in prayer with me, that al
folke may amende theire lifes in euery
vocation, and that the kingdome of god
maye come hastely amongst vs, & hys
glozye appeare for the speedye succour
of his chosen people, and perfitte ending
of all thynges, with most ioyful trium-
phe: which god graunte, for the merites
of Christ hys sonne, our onely media-
tor and sauour. Amen.

¶ Londini in ædibus Ry-
chardi Tortelli,

1572.

